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TORONTO CANADA

BUSY MAN'S MAGAZINE

Vol. XX.

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Issued Monthly by The MacLennan Publishing Company, Limited: John Bayne MacLennan, President; Publication Office, 10 Front Street East, Toronto. Montreal Office: Eastern Toronto Book Building.

Entered as second-class matter, March 24, 1898, at the Post Office, Buffalo, N. Y., under the Act of Congress of March 3, 1879.



LUDGER DUVERNAY
FOUNDER OF THE ST. JEAN BAPTISTE SOCIETY

The BUSY MAN'S MAGAZINE

VOL XX

TORONTO JUNE 1910

NO 2

The Origin and Progress of the St. Jean Baptiste Society

By the Honorable J. D. Rolland

CLOSELY interwoven with the history of the troubled times in Canada early in the last century is the story of the St. Jean Baptiste Society, which will celebrate its 76th anniversary on June 24. It is a national association of French-Canadians, composed of forty-five branches, all on the Island of Montreal.

Duvernay, Sir Georges-Etienne Cartier, Lafontaine, Viger, are names frequently mentioned by historical writers who have recounted our progress, and all of these were actively identified with the movement which resulted in the forming of the present flourishing association.

To understand its origin, one must recall the political situation in the Upper and Lower Canadas in the '30's.

Although over sixty years had passed since Wolfe won for Great Britain the immense territory which formerly belonged to France, there was still much discontent among the French-Canadians, comprising the majority of the population in Lower Canada. Their chief cause for complaint was the attitude towards them of successive Eng-

lish Governors. They were hampered in their political aspirations, and made to feel too keenly that they were a conquered people with a broken will who would forever be subjected to the dictates of the conqueror.

There were a number of Canadian-born Frenchmen, true patriots, of fiery spirit, who resented the unjust treatment accorded their fellow countrymen, and these, realizing the futility of individual effort to secure a remedy for the existing state of affairs, conceived the idea of forming a powerful association. It was to be representative of French-Canadians, for their advancement, and chiefly to fight, in every constitutional way, for their political rights.

Ludger Duvernay, editor of the French organ of the day, *Le Minerve*, was perhaps the greatest enthusiast in favor of concerted action, and to him is due credit for the idea.

A general meeting was called for June 24, 1834, during the tenure of office of Lord Aylmer. It was held in the garden of John McDonell, a prosperous merchant, in sympathy,

like many other English citizens, with the cause of the French-Canadians.

It was a memorable occasion. Every French-Canadian in Montreal who found it possible to attend, was present. All the leading citizens of French origin were there, including Jacques Viger, Mayor of Montreal at the time, who presided. It was an enthusiastic inaugural meeting. Sir Georges-Etienne Cartier, then a law student, sang for the first time the now famous song, "O, Canada," which he had himself composed.

Two thousand members were enrolled during the first year, including the elite of the province, and hundreds of upright citizens. Prospects appeared bright, indeed, but the rebellion which came in 1837 was even at this time brewing, and its sinister shadow was growing too large to remain longer unnoticed. The leading spirits of the society were playing too prominent a part in the drama being enacted in the political amphitheatre to devote much time to the affairs of the association.

Duvernay's banishment from the country, for opinions too forcibly expressed, put a further damper on the ardor of the members. He was the life and soul of the society, which, without him, became like a ship without a rudder.

The rebellion in 1837 and events which followed did away with the absolute necessity of a society whose chief cause for existence was to secure the political rights of the French-Canadians.

But it was not meant that the St. Jean Baptiste Society should die. Not if Duvernay could prevent it. He returned to the country in 1842, and at once proceeded to plan a reorganization of the association which occupied such a large share of his thoughts and his time.

A second meeting was called in the old St. Ann's Market, for June 9, 1843. Hon. Denis-Benjamin Viger presided, and Cartier acted as secretary.

New life was infused into the society. But it was a new body, with broader aims and even nobler ideals. The principles set up then are the ones which form the basis of the constitution to-day. Briefly, they are these: "To promote the union of all French-Canadians; to furnish them with opportunities to fraternize, one with another; to bring about, and to cement, the union which there should be in one large family; to further, in every legitimate manner, the interests of French-Canadians, and members of the society in particular; to establish, through annual subscriptions, a fund to be employed for works of charity; to encourage members to live up to the high ideals inspired by a sense of honor and fraternal feelings."

Since 1843 the story of the association has been one of progress. To name some of the first presidents, and their successors, is to enumerate makers of history in Canada. Jacques Viger, in 1844, was the first. In 1843 Hon. Denis-Benjamin Viger assumed

office, being followed by such men as Masson, Morin, Bourret, Fabre, and Duvernay, the latter of whom was president in 1851. Other names which most people recognize, are Dr. P. Beaubien, Hon. F. A. Quesnel, R. Trudeau, Hon. G. R. S. de Beaujeu, O. Berthelot, T. Bouthillier, Hon. P. J. O. Chauveau, C. A. Leblanc, Hon. Gedeon Oumet, Ch. S. Rodier, C. S. Consolet, Jacques Grenier, Louis Archambault, Dr. J. P. Rottot, J. B. Rolland, Hon. T. J. J. Loranger, N. Bourassa, Hon. Louis Beaubien and

Jeremie Perrault. It will be seen that the list includes many illustrious patriots—prime ministers, judges, senators—all prominent Canadians.

Mr. J. C. Beauchamp is now, and has been since 1908, president of the society, having been elected on the retirement of ex-Mayor H. Laporte. Other officers of the general council this year are:—Vice-presidents, M. T. Gauthier and Dr. J. E. Dubé; general secretary, Mr. G. A. Marsan; secretary treasurer, Mr. A. Gagnon; marshal, Mr. P.

Patenaude; chaplain, the Archbishop of Montreal. There are, besides, six directors and seven honorary members, who manage the affairs of the association.

Advancing years have broadened the scope of the society's work, and it is to-day a very powerful organization, wielding an influence all its own in the affairs of the French-Canadians of Montreal and of the Province of Quebec. In some ways it is felt considerably outside French-Canadian circles.

For example, the St. Jean Baptiste Society conducts a course of free lessons open to the public, in the Monument National, and the old city hall in St. Henry Ward. These lessons cover a number of subjects, such as stenography, typewriting, agriculture, electricity, English, hygiene, metallurgy, and applied and industrial mechanics. Qualified professors are in charge every evening in the week, and make it as easy as possible for those who cannot study during the day to acquire a little further education than

is obtainable at the public schools. Eight hundred pupils are in attendance this year.

This Monument National is one of the society's most valuable assets, being worth \$300,000. It was built in 1893, largely through the untiring efforts of Senator L. O. David, an energetic member, and a past-president. The Monument has a seating capacity of over 2,000, and is a regular theatre, with unique adjuncts, such as class-rooms and the local civic library.

Perhaps the most attractive feature of the society to the average thrifty French-Canadian who views his membership from a material standpoint is the pension fund.

On payment of an initial fee of \$1, and a monthly contribution of 25c, a member in twenty years shares in the interest on the principal, which now amounts to \$425,000. This large sum is carefully invested in specified, safe securities, and cannot be drawn upon. The membership of the association is to-day fifteen thousand, and increases



SENATOR L. O. DAVID
A FORMER PRESIDENT OF THE SOCIETY



J. C. BEAUCHAMP
THE PRESENT PRESIDENT OF THE SOCIETY

ing annually, so that it will be seen the principal cannot help becoming larger, and, the larger it becomes, the greater the interest on it. This fund was started in 1889.

A patriotic work undertaken by the society in commemoration of its 75th anniversary last year was the erection of a monument to Sir L. H. Lafontaine, the corner stone of which was laid by Sir C. A. P. Pelletier, Lieutenant-Governor of the Province of Quebec. The beautiful stone pile will occupy a place of honor in Lalontaine Park, the city's largest breathing spot.

June 24 is the feast day of the society, and it is for the French-Canadian a holiday of greater significance than the annual feast of most other nationalities, for he gives himself up entirely to the enjoyment of the occasion.

The members of the forty-five branches assemble in various parts of the city and meet at a chosen spot, to form a monster procession, which proceeds, to the music of numerous bands, and the waving of many flags, through the principal streets of Montreal. The different thoroughfares are gaily decked with young trees and bunting, and spanned by arches of green cedar, while the thousands who

line the streets add a touch of brilliancy with their holiday dress.

A quaint feature of many processions, and one that never fails to arouse especial interest in the visiting spectator, is the presentation, on allegorical cars, of scenes familiar to all who have read Canadian history. One car shows Jacques Cartier and his faithful followers; another Champlain at Quebec, with his devoted band, ancient costumes, curiously-shaped canoes, all true to life; while a third represents Dollard, the hero of the Long Sault.

It is a great day and a glorious one. Even grave citizens of other nationalities participate in the day's festivities. In the evening a banquet is held, while fireworks and outdoor entertainments bring to a close a day of ceaseless activity.

A good and noble work is being accomplished by the St. Jean Baptiste Society. It has brought together not only French-Canadians, but other citizens of Montreal as well, and its influence is lent to every movement tending to better local or federal conditions. The association will never be found indifferent when the greater glory of Montreal, Canada, or the Empire is concerned.

Prompt Decisions

Great Thoughts

A large part of our life-time is wasted because of our deferred decisions. It is always easier to postpone a decision than to make it; so it usually gets postponed. Nine times out of ten we could, if we would merely insist on a slight effort of will, decide matters the first time they come before us, and thus leave the future just so much freer for new duties and decisions. Instead, we take a thing up, consider its pros and cons, and lay it down again. Sheer laziness of will

is the reason. It is better to make some mistakes while we are forming the habit of prompt decision than to avoid all mistakes at the cost of dallying with our time and energies. But prompt decisions are more than likely to be correct decisions, for the very effort of deciding quickly means a concentrating of one's best powers on the subject in hand. We have no right to burden to-morrow with decisions that ought to be made to-day.



J. F. MACKAY

An Active Worker in Many Organizations

J. F. Mackay in his every-day capacity is business manager of the Toronto Globe. But, by some means or other, he also finds time to devote himself to many other enterprises. At the present time his election to the presidency of the Canadian Press Association brings him prominently into the public eye. He has already been acting president of this organization for the greater portion of a year, owing to the death of the president elected last year. He is also a member of the National Conservation Commission, his interest in the pulp and paper supply of the country, making him a valuable adviser. The Canadian Club, of Toronto, elected him to its presidency a short time ago. He is also interested in church work, and is an active supporter of the Laymen's Missionary Movement.



SIR FREDERICK BRIDGE

Photo: Campbell-Clegg

The Organist of Westminster Abbey

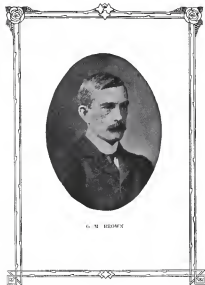
Sir Frederick Bridge, K.M., who played the funeral music at the burial of King Edward, has been for thirty-five years organist of Westminster Abbey. He is a Worcestershire man, and was born in 1844. His whole life has been associated with church music, for he was educated at the Cathedral School, at Worcester, where he was for nine years a chorister, and became assistant-organist in 1900. He was then for ten years organist of Trinity Church, Windsor, and after that of Manchester Cathedral.



BYRON E. WALKER

A Versatile Canadian Banker

While Byron E. Walker, C.V.O., D.C.L., LL.D., is probably best known to the general public as president of Canada's second largest bank, the Canadian Bank of Commerce, in the smaller circles of art, science and literature, he is also known as a man of varied tastes, interesting himself deeply in many pursuits. Next to Professor Goldwin Smith, it is probable that learned visitors to Toronto, where Dr. Walker resides, look to him as the most notable patron and exponent of arts and letters in the city.



G. M. BROWN

A Great Canadian's Able Son

The sons of great men usually have a hard row to hoe. Much is expected of them; and yet how small a share of their father's greatness is usually theirs! An exception might be made in the case of G. M. Brown, manager of the great British publishing firm of Thomas Nelson & Sons, who is a son of the Hon. George Brown, one of Canada's greatest statesmen. He was born in Toronto in 1869, and was educated at Upper Canada College. In 1888 he went to Scotland, and the following year entered Cambridge University. Leaving there in 1889, he spent a year or two learning the business of an accountant, and then went into the publishing house of Nelson & Sons, succeeding his uncle, Thomas Nelson II, in the management of the business in 1892. In 1900 Mr. Brown was elected to Parliament for Central Edinburgh, sitting until 1905, when he retired for business reasons.



AGNES DEANS CAMERON

An Intrepid Woman Journalist-Explorer

No more interesting figure among the women of Canada, who are doing things in the world (at least among those who have invaded what has been regarded heretofore a man's particular field of effort) could be named than Agnes Deans Cameron. This intrepid lady made a trip last summer down the Mackenzie River to its confluence with the Arctic Ocean, and back again. She was probably the first woman to lead such an expedition. And she has made good use of her experiences, for she has set them all down in writing in a book—a book that for real interest excels many another story of travel and adventure. Miss Cameron was originally a school teacher, but she had a hankering after journalism, and she has been gratifying her taste for writing for some time now, devoting her pen to singing the praises of the Canadian West.

Three Market Builders



THOMAS PATTERSON
MAYOR OF GALT 1909-1910



CHARLES BART
MARKET CLERK



PATRICK RADIGAN
CHAIRMAN MARKET COMMITTEE

Market-building in Galt, as it was described two months ago by Talbot Warren Torrance, is a subject that has aroused considerable interest in other cities and towns throughout the country—so much so that it seems to be in order to show portraits of the three men, who have been most active in the good market movement in that city.

Thomas Patterson, as mayor of the city, was interested by virtue of his office in the success of the market, but he has also taken a personal hand in advancing its welfare and has given the seal of official approval to its organization.

The chairman of the Market Committee, Alderman Patrick Radigan, is a genial Celt, and an enthusiastic market supporter. Strangely enough, he is a grocer and dealer in poultry, fruit and vegetables himself, and, therefore, one would suppose he would be antagonistic to the market idea, but he will tell you that, personal business considerations ignored, a town market is a useful institution to have and that the bigger it grows, so much the better for business, for property and for the public well-being.

Charles Bart, market clerk, is a most efficient official, and the actual success of the market is due almost entirely to his zeal and activity. He is always good-tempered and jovial and a real market missionary. Away out in distant quarters he discovers likely prospects and sends circulars or pays a personal visit in order to induce a new vendor to come to market.

He has been known to guarantee a fruit dealer at a long distance the sale of a wagon load of watermelons, and run the risk safely. The same with a butcher who lingered shivering on the brink in the late fall, and feared to launch away a few carcasses of spring lamb. "I'll buy every pound you don't sell," promised Charley—and he didn't have to spend a cent.

The Victories of Routine

[Great Thoughts]

IT was Robert Louis Stevenson who said that the only genius he was acquainted with was the genius for steady, painstaking toil, and almost all the great names of history might be appealed to in confirmation of his remark. Perhaps none better illustrate its truth than those scientists who in the last century have added so much to our knowledge of nature and its ways. What they achieved was largely by careful experimentation continued through long periods of time, and often apparently without result. But at last, having circled a thousand times some key to their promised land of discovery, lo! a sudden intuition, a flash of inspiration, and the walls that had defied them fell down flat, while the whole army of science moved in to possess its inheritance. These scientific discoveries were victories of genius, to be sure, but chiefly of a genius for routine.

When we say that the world's great victories have been victories of routine, it is equivalent to saying that they have been victories of character. For character alone can plod. Sometimes a man of exceptional gifts gains some immediate and brilliant success. But such a success sheds little light upon the man's essential worth. His success is something quite outside himself, and people esteem him little the more because of it.

When, however, through patient continuance in well-doing, in spite, perhaps, of repeated failures, a man comes to his own, he proves himself verily a man. And his achievement helps to hearten all those who are contending against similar odds, and makes it easier for them also to be patient in drudgery.

The Lesson of Sparta

By Norman W. DeWitt

WE must not all give ourselves to the making of money. We shall all perish if we all do that.

No nation can afford to force or allow all its citizens to follow one line of life. The Spartans of old had a good stock of men to build upon, but they all became soldiers. To-day there is nothing left of Sparta but the ground on which she stood. She was wiped out by the warfare for which she lived; she vanquished her enemies, but destroyed herself. Visit the site of her greatness, and you find no noble ruin to delight the eye, no broken statue to tell of perished skill, and no works of utility to increase the ease of life.

Search our libraries and you will find no poets from Sparta, no philosopher, not even an historian to record her own futile victories. Search her records as preserved by other races, and you find a dearth of statesmen and patriots whose plans were illuminated by wisdom and unadulterated by personal meanness and narrow racialism. What, then, became of poet and artist, philosopher, and statesman? Were no babes among them royal born by right divine? Without doubt, but all better things were crushed out because there was but one thing held in honor among them, A nation cannot afford to follow one path of life alone. In Sparta there was no vision, and the people perished.

We must have men in all walks of life who have been trained in those things that give a man the long view over the course that the human race has traversed in arriving where it is. Every man who gets into public life without this long view is a menace to our prosperity and to the future of our country.

Leo, the Clown

By WINNIE MARY WARREN



THE large circus tent was crowded with people, for Denman's Circus was always popular at Sandgate-on-Sea, and its yearly visit was eagerly looked forward to, especially by the younger members of the population. It was a stormy night, and the wind howled against the canvas, and blew the flames of the oil lamps hither and thither, making them cast a shifting, uncertain light on the circus ring. But the audience paid little heed to such trifles, for they were eagerly awaiting the entrance of Leo, the new clown. There were rumors circulating that the new clown was far superior to old Tom, whose jokes had become threadbare through constant repetition, and whose clumsy antics had ceased to entertain. Pneumonia had carried off poor Tom the winter before, and the handbills announced that Leo—the Wonder of the Age—would be the chief performer that evening.

After a pause, during which all heads were craned towards the ring, the band struck up, and with a leap and a cry of "Here we are again," Leo the clown bounded in, and the fun began. The audience roared with laughter at his jokes. He seemed able

to draw his face into impossible contortions, and everybody in the ring was kept alive. He bubbled over with fun and merriment, and when he sang some comic songs his fine tenor voice brought him rounds of applause. As the people streamed out of the tent when the performance was over there was general assent that Leo was the success of the evening, and that Denman's had surpassed itself in that night's entertainment.

Meanwhile, in a small tent close by, Leo was divesting himself of his clown's garb. As the lamp glimmered and flickered above him it disclosed a man of moderate height, with thick, curly brown hair, blue eyes, with a wistful, melancholy look, strangely at variance with the clown's erstwhile merry mood, and a handsome face bearing marks of stress and trouble. This was no ordinary clown, but a gentleman. Every gesture and movement showed it. His long, slender hands and quick, graceful movements were not those of the ordinary run of circus men. The new clown of Denman's Circus was evidently a cut above his fellows.

As he finished dressing, and was putting on his thin, shabby overcoat,

the flap of the tent was lifted and the proprietor of the circus entered unceremoniously.

"Well, Cunningham," he said cheerfully, rubbing his hands together. "You did well to-night. I've never seen a bigger audience here, and you kept them alive to the end. Come and have some supper with me, I'm putting up at the Dragon Inn, and we'll drink to your health and success."

"Sorry, but I must get home," replied the clown, abruptly. "It's nearly eleven o'clock now."

"What a man you are," said Denman, half contemptuously. "You never seem to care for pleasure. You always rush off to your lodgings. Why don't you join us sometimes, and have a little fun?"

"You forget the boy," returned Cunningham, with a flicker of a smile crossing his melancholy face.

"The boy!" repeated Denman with a laugh. "Why, you are always thinking of your boy. You should rouse yourself a little, man, and keep yourself alive. You'll injure your own prospects, if you don't take care. A gloomy clown is no use to anyone."

"You need have no fear of that," said Cunningham, a little shortly. "I will look after myself."

"Very well," returned Denman, rather piqued. Then, as he remembered that it was necessary for him to be on good terms with his clown, who meant money and success, he added more cheerfully: "You must take a look round Sandgate in the morning. It's not a bad place. I'm always glad to get back here. Perhaps you know it, though!"

The remark was a casual one, but a spasm of pain crossed Cunningham's face. He bit his lip, then answered quietly: "Yes, I have been here before."

"Oh, then you know all the points of interest," Denman eyed his companion keenly. Cunningham was a continual struggle to him. Of his former history he knew absolutely nothing, and his curiosity was aroused because he realized that his clown

was a gentleman, and he wondered what had brought him to his present position. Six months before Cunningham had applied, in answer to Denman's advertisement, to fill Tom Warner's place, and his evident ability, and the high references from the proprietor of the circus with whom he had been working, had gained him the post. But though he had proved himself eminently satisfactory, not one syllable in reference to his past life had ever escaped his lips. He kept himself aloof and steadily refused all advances from his companions.

Denman, finding that he elicited but little response, left the tent, and Cunningham, putting on his cap, and turning up his coat collar, plunged bravely into the darkness on the way to his lodgings. The rain lashed his face, and he was almost lifted off his feet at times by the fury of the wind, but he hardly felt the elements, for his mind was in a whirl as he strode along the deserted streets.

Did he know Sandgate? Denman's unconscious remark had aroused old memories which he thought had been securely buried to rest. His mind went back twenty years and more, when as a boy he had played on the downs there, and bathed from the rocks, and ridden his pony along the country roads. His father, Colonel Sherbrook Cunningham, owned a large estate on the outskirts of Sandgate, and Leonard, his only child, had been his idol. Left motherless when a baby, the boy had grown up petted and indulged, accustomed to have every wish gratified, and every desire fulfilled.

At nineteen he went up to Cambridge, and soon won for himself a host of friends by his happy, easy-going temperament and natural gifts. His prowess at all games, his power of mimicry and splendid voice, attracted men to him, and he might easily have been influenced for good had he had anyone to guide him. But warm-hearted and impulsive as he was, his friends proved his undoing. They led him into debt, he got into disgrace, and was sent down to rusticate for

a year. His father's anger and grief were terrible to witness, but in the end Leonard was forgiven. Then, only a few months later, he met and fell in love with the daughter of a farmer in a neighboring village, and they were married secretly. Rose Tennant was as good as she was beautiful, but Sherbrook Cunningham, when he heard of the marriage, refused to see either his son or daughter-in-law, or to hold any communication with them.

Thus turned adrift on his own resources, Leonard tried to get work, but he had not been brought up with the idea of earning his own living, and all his efforts were in vain. Too proud to apply to his friends, he and his wife sank lower and lower, till, about eighteen months after their marriage, Rose faded out of life leaving her husband a baby boy six months as a parting legacy. At first Leonard Cunningham was almost stunned by his misfortune, but the necessity of providing for his son roused him. In desperation he applied for a place as clown in a traveling circus, mindful of the days when he had kept his friends amused for hours together by his wit and fun. To his surprise he got the post, and having written to his father, and told him of his wife's death, and the birth of the child, and his present occupation, he deliberately set himself to forget his old associations, and to make the best of his new life. The child was his salvation. The innocent, baby face and clinging hands kept him straight, and as the years went by, and the baby grew to boyhood, delicate and fragile, the strongest love, amounting almost to worship, grew up between father and son. The father lived only for his boy, and denied himself everything for his sake, while little Leonard thought his father absolutely perfect, and loved him with all the strength of his pure boyish nature.

II.

Absorbed in bitter reflections at the irony of fate which had brought him once more to his old home, Cunningham was at length roused to the fact

that he had reached his lodgings. He turned in at the little wooden gate, and went up the narrow flagged path. The door stood ajar, and he entered the dark hall, divested himself of his wet clothes, and opened a door on the right. As he entered the little front room a boyish voice welcomed him eagerly from the depths of an armchair.

"Hallo! dad, you've come at last. What a long time you have been. Mrs. Forrest has been in twice to try and make me go to bed, but I told her I always talk to you while you have your supper."

Cunningham turned up the gas, and crossed over to the chair where his boy sat. There was a strong resemblance between father and son. The same dark, curly hair, broad forehead, and blue eyes, only the wistful look was lacking in the child, though the thin, white face bore marks of pain which made it unchildlike.

"How have you been, old man?" Cunningham asked gently, laying a hand on the dark head.

"Oh, pretty fair, thank you, dad. The pain was rather bad after you went, but it's better now. Will you have your supper, and I'll talk to you?"

Cunningham sat down at the table on which was spread the remains of a joint of mutton, bread and butter and cheese. Lennie got up from his armchair, and made his way with a slow, halting step to a seat opposite his father. The boy had suffered for the last three years from hip trouble. Doctors had said that the disease was due chiefly to weakness, and was not incurable, but the long sea voyage and medical methods necessary to effect a cure were quite beyond Cunningham's purse. So he had to watch, with secret agony, the boy's continued weakness, and write under the knowledge that he could do nothing to restore to health the being whom he loved most dearly on earth.

They chatted cheerfully while the father ate his supper. Lennie questioned eagerly about the evening's



"IT IS THIRTEEN YEARS SINCE I LAST SPoke TO YOU, LEONARD, AND I HAD I WOULD NEVER HATE ANSWERING SO DO WITH YOU AGAIN."

performance, and Cunningham winced at his son's enthusiasm. He never allowed Lennie to go to the circus performances. He felt he could not bear his son to see him in his clown's dress. And Lennie, with childish faith in his father, acquiesced in his decision, though sometimes he longed to see the gauciest, of which he heard and to join in the applause which he felt sure his father always evoked. But the father's word was always sufficient, and Cunningham, touched to the heart by the little lad's ready obedience, would ex-

"But you looked the best of them all, dad, I know," said Lennie, eagerly, as his father paused. "I should like to have seen you and heard the people cheer you."

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ert himself when he came home to tell of all that had taken place, to amuse his son.

He smiled now, half sadly, at Lennie's eager face. "Well, I wouldn't say that, Len, but I did get some encores. Now you must be off to bed, and if it's fine to-morrow I will take you down to the sea. We must get some roses into these pale cheeks. A fortnight here ought to do wonders. Come along, let me help you upstairs."

"Oh! dad, isn't it lovely? Now I know what they mean by sea horses. Look at the waves, how they splash and shake their white manes. Oh! it's too glorious." Lennie fairly gasped as he uttered these last words the following morning. He sat propped up against a boat on the beach, and watched the sea splashing on the shore with sprays of foam.

"Yes, it's an ideal morning, old man. This fresh air will do you good. Do you think you will be all right here, while I go to the rehearsal? I'll ask that boatman over there to keep an eye on you. I shan't be more than an hour."

"I shall be all right, dad. I could sit here for ages, and I've got my book, too. Don't hurry, though, of course. I want you back as quick as you can come."

Cunningham stooped and rearranged Lennie's cushion, then crossed the beach to the promenade, and set off in the direction of the market-place, where the circus tents had been pitched. As he passed a florist's shop he was attracted by a tall, elderly gentleman, who was looking at the flowers. The upright carriage, military bearing, and air of alertness and vigor seemed strangely familiar. In a moment Leonard Cunningham recognized his father!

The sudden encounter was a shock, but, recovering himself, Cunningham made a step forward. The old man, however, did not see him, and entered the shop, and the son, pulling himself together with a great effort, went on his way. But the sight of his father,

after twelve years' absence, touched him deeply, and he groaned as he thought what a wide gulf separated them. He was absent-minded and gloomy at the rehearsal, and was called to order by Denman two or three times. When he reached Lennie again he found the boy wildly excited.

"Such a nice old gentleman has been talking to me, father. He saw me sitting here, and came to see if I was ill. He told me some jolly stories, and asked me all about myself. When I said my name was Leonard Sherbrook Cunningham he looked quite queer for a minute, and then asked all sorts of questions about you. Do you know him, father, do you think? Oh, there he is, talking to that boatman over there!"

Cunningham looked with a sense of foreboding in the direction in which Lennie pointed. Yes! it was his father. Had he recognized the family name? What would he do? Well! he must make the advance if there was to be a reconciliation. Cunningham's heart beat so fast that it nearly stifled him. He answered Lennie's question evasively, and tried to dismiss the matter from his mind, but he was not very successful.

III.

A week had gone by, and every day the mysterious old gentleman visited Lennie on the beach. Cunningham no longer doubted whether his father recognized him, but the Colonel was careful only to appear when his son was away, and by the time the latter returned Lennie was alone again. The boy was full of his new friend, and longed for his father to know him. But no inkling of the truth reached him. Evidently his grandfather had not revealed the relationship, and Cunningham kept silence. Only another week, and the circus would be moving on, and they would leave Sandgate. Though his father was evidently determined to ignore him, Cunningham had not the heart to keep Lennie at home when the sea air was doing him so much good. But he could not un-

derstand the feeling of misery which hung about him, and the strong desire he felt to get Lennie away without knowing who this old gentleman really was. Dim forebodings oppressed him, and he was powerless to shake them off.

One morning as he was coming back from a rehearsal he suddenly ran against his father at the end of the promenade. It was a gusty morning, with occasional showers, and Lennie had not been able to get out as usual. For a moment father and son stood and faced each other in silence. Cunningham felt himself staggered by the suddenness of the meeting, but the Colonel had evidently been waiting for him, for without any greeting whatever, he said abruptly: "It is thirteen years since I last spoke to you, Leonard, and I said I would never have anything to do with you again. I never break my promises, but I am willing to do something for your boy."

Cunningham tried to speak, but something seemed to rise in his throat and choke him. His father continued quietly: "The boy is a true Cunningham, and I have no heir. I will take him and bring him up as befits his name, and have the best doctors to attend him, and restore him, if possible, to health; but only on condition that you give him up absolutely. There must be no further communication between you. The boy will be mine entirely."

As the Colonel paused his son found his voice. "Give up my boy," he cried fiercely. "Why, he is the only thing that makes life bearable. You did not help us when we hardly knew how to keep ourselves alive, but we did without help then, and we can do without now. I will never give up my child."

The Colonel's brow clouded, and his eyes flashed angrily. "You ought to be thankful to me for offering to take your son from his present position. What do you suppose he will feel when he gets older and realizes that he is a Cunningham, and yet the son of a clown? If you choose to throw away your prospects you have no right

to blight his. Besides, at the rate he is going on, he will not live long. He wants the best medical advice and treatment to save him."

Cunningham was silent. His tongue seemed tied before these scathing words, which cut him like a knife. His eyes were being rudely opened to the truth. He was dragging down his child. To what position could the child of a mere traveling clown ever hope to attain? Nevertheless in his pride, he resented his father's hard words. He began to protest again, but the Colonel cut him short.

"You can think it over. If you decide to save your son he must be at the Court by five o'clock to-morrow. Put remember, he comes: mine absolutely, and you hold no more communication with him."

Sherbrook Cunningham turned on his heel as he uttered these last words. In his hard, stern nature, warped by the resentment of years, there was no thought of forgiveness for his only son. His pride and desire for an heir made him demand his grandson, but forgive a Cunningham who had so far forgotten himself as to become a clown—never!

Leonard stood rooted to the ground, then suddenly he sprang forward with an exclamation. "Father! Won't you say one kind word to me? Won't you forgive me?" But the old man walked on, and paid no heed to his son's cry.

In a moment the latter recovered himself, and laughed bitterly at his own folly. Then with lowered head he made his way back to his lodgings.

IV.

The clown was as entertaining as ever at the circus that night. But no one knew the storm that was going on in Cunningham's mind as he played his part. Must he give up his boy? What could he do? His father's face rose before him, stern and unyielding, accusing him of spoiling the child's life, and he groaned within himself.

When he reached his lodgings supper was waiting as usual, but he hast-



"CUNNINGHAM RAISED HIS HEAD MANFULLY AND SAW BEFORE HIM . . . HIS SON."

ily rang for it to be cleared away, for he felt as if food would choke him. He had made Lennie promise to go to bed early, for the boy had been in a good deal of pain all day, though he made no complaint. Cunningham crept upstairs to his bedroom, and found the boy asleep, lying with his curly head pressed into the pillow, and one thin arm flung across the coverlet. The father bent and lightly pressed a kiss on the bare warm flesh, then drew back hastily as Lennie muttered in his sleep, "Dear Dad." He made his way downstairs again, and spent the next few hours pacing up and down the little sitting-room, his mind one whirl of agony. How could he give up his boy, his little lad? It was impossible, he muttered fiercely under his breath. But the vision of the thin, white face, growing daily paler and more worn with pain, came before him. Surely to save his life, to ensure that Lennie would grow up well and

strong, he could even bear to lose him! But what would the boy himself say? Cunningham could not bear even to contemplate that. He went over to the window and threw it open. The dawn was just breaking, and the sight seemed to calm him. He stood in silence for a long time, gazing out, his mind busy with thoughts of his dead wife. What would she have said to this offer? He knew that she would have made any sacrifice for her boy's good. Presently he turned away, saying brokenly to himself, "For your sake and his, Rose, I'll give him up. It's best for him, and after all, I deserve it. He's too good for me. Better separate us now, before I drag him down, too. I must 'dree my own weid' alone." And having reached this decision Cunningham flung himself, utterly worn out, on to the hard horsehair sofa, and slept restlessly till the little maid of all work came in to sweep before breakfast.

How he broke the news to Lennie, Cunningham never knew. He had a dim recollection afterwards of the boy's startled, terrified face, and of his agonized cry: "Oh! father, you won't send me away from you?" and then the little lad crept into his arms and father and son were silent for a long time. By and by Cunningham roused himself and tried to talk cheerfully. He told Lennie that he would have a pony to ride, and everything he wanted to amuse him, but he could not get an answering smile. To Lennie the whole world seemed suddenly to have become black and dreary. He could not realize the magnitude of the awful change that was coming so quickly upon him. Only instinctively he grasped the fact that his father was doing this awful thing because he could not help himself, and after his first cry the boy was silent, battling with his feelings, and trying not to hurt his father more than he could help. There was evidently no other way—something inexorable was dragging them apart, and Lennie made no more appeal to stay with his father, but only clung to him with a dumb misery in his eyes, which almost overthrew Cunningham's decision. But even in his distress of mind he stood firm. It was his boy's life that was at stake, or so it seemed to him, and to save him he would suffer anything.

The few hours left seemed to fly, and in the afternoon Cunningham took Lennie to the Court, carrying the boy's few possessions with him. How familiar the way was. Old memories thronged upon him, but through all he felt the convulsive clutch of a small hand, and again that great lump rose in his throat.

When they reached the lodge gates Cunningham turned silently to the little limping figure beside him, and in an instant the boy was in his arms. Not a word was uttered, only there was a long, close, silent embrace between them, and a gentle, tender kiss, and then Cunningham put Lennie

down again, and they walked up the avenue.

The footman opened the door. Cunningham did not recognize him, but he evidently expected the boy, for he politely requested him to come in. There was a moment's hesitation, and then Cunningham found himself stumbling blindly down the avenue, with a great pain tearing at his heart, and the memory of a pair of agonized blue eyes. He felt that the iron had indeed entered into his soul.

The next week seemed a dream of misery and pain. In the evening at the circus Cunningham forced himself to play his part by sheer will power. But all day, and the greater part of the night, he spent in wandering about unable to bear the solitude of his lodgings. He kept away from the direction of his father's house, but once he saw Lennie, driving in a carriage. The boy sat by his grandfather's side, and Cunningham drew back hastily lest he should be seen. The listless, weary look on Lennie's face almost made him cry out. Was his sacrifice in vain? He bit his lip fiercely, and turned away, struggling with an overwhelming rush of pain that almost made him reel. In those dark days Cunningham suffered more than he had ever done before, and often it was only by physical power that he prevented himself from going to his father's house and demanding his son. He would even have welcomed an invitation from his companions to join them in their evening pleasures so as to drown his misery, but they, remembering how he had ignored past advances, left him to go his own way, shrugging their shoulders at "Cunningham's eccentricities."

At the last performance given by Denman's Circus before it moved on to its next destination the tent was, as usual, packed. Never had Leo, the clown, been so amusing. The audience rocked to and fro with laughter, and encored him again and again, de-

manding another song. At last, however, it was over, and Cunningham made his way home feeling utterly exhausted. An early start was to be made next morning, and after swallowing a few mouthfuls of food, he began to pack his belongings. As he was stuffing his things into his portmanteau, his eyes fell on Lennie's photograph standing on the mantelpiece. Cunningham crossed the room and took it up, and gazed long and earnestly at the boyish face, whose straightforward, childish look seemed to pierce his very soul. Then, with a sudden rush, came the full realization of what his future life would be. Childless and lonely. Up to now, he had at least been near his boy, but now he must leave him altogether, never to see him again. With a groan the bereaved father flung himself into a chair and buried his face in his hands. His frame shook with suppressed sobs, the hard, bitter tears of a strong man.

Suddenly there was a step in the hall, and then someone gently opened the sitting-room door and entered. Cunningham raised his head hastily, and saw before him—his son!

With a rush the boy was once more in his father's arms, and with a sigh of infinite satisfaction the curly head was laid on the broad shoulder waiting to receive it.

To Cunningham it seemed a dream of delight which he feared to dispel if he uttered a word. To feel the slight, fragile form of his son once again, and to press his lips to the dark head, was overwhelming joy. But presently he roused himself and asked, "What brought you back, old man? Did your grandfather send you?"

"No," and the blue eyes looked truthfully into those bent on him. "But I couldn't bear it any longer, dad, without you. I've tried to be

good, on my honor I have. But, oh, dad, it was too awful. I would have died if I had stayed there without you."

"Wasn't your grandfather kind to you?" questioned Cunningham, drawing the boy a little closer.

"Oh, yes, he gave me everything I asked for, and he told me he'd made his will, and I should have everything after he was dead. But he wouldn't let me speak of you, dad, and I wanted to so very badly. And then to-day I remembered that it was the last day of the circus, and you would be going away, and I couldn't bear it any more, so I got out of bed to-night, and dressed, and came back. You won't send me back again, will you? I can't—oh, I can't live without you."

All the father's determination was broken down at the touch of the boy's clinging fingers, and the tears in his blue eyes, and his voice was very tender and full of a great contentment as he replied, "No, old man, I won't send you back. I've found that I can't do without you, either. We will never be parted again."

Two days later Cunningham received a letter in an unknown hand. It proved to be from the manager of a high-class traveling concert company, who had been present at the last performance of Denman's Circus, at Sandgate, and had heard the clown sing. The purpose of the letter was to offer Cunningham a place in the company at a much increased salary.

Cunningham read the letter in silence, then looked across at Lennie, who was hanging out of the window, playing with a kitten. "So the career of Leo, the clown, comes to an end," he murmured whimsically, "and that of Cunningham, the singer, begins. After all, the boy shall have proper treatment—for evidently it is so ordained."

Military Drill From the Training Standpoint

By James W. Barton, M.D.



IN view of the fact that Lord Strathcona's gift for military and physical training in Canada has occasioned considerable comment, it may not be inappropriate to approach the matter from the training standpoint.

Many thinkers are of the opinion that the training begets in the boy a love for militarism, for itself alone; that as he learns the marching, the rifle exercises, the skirmishing, and the other rudiments of the drill, there arises within him the desire to put these tactics into active practice. The uniform also, in the opinion of these gentlemen arouses in the boy the inherent warlike spirit of the human race.

Other thinkers believe, on the other hand, that even as the best boxers and wrestlers are the least offensive boys at a school, so those that take up military training are the least warlike in disposition. They believe that the very training and the knowledge of the fearful effect of the modern implements of war,—which knowledge is a part of the training—enable those

taking the training to appreciate the terrors of war more fully than others, and to endeavor to avert war if at all possible in honor.

Of these opinions and the arguments that could be adduced to support them I do not wish to speak, but it has occurred to me that perhaps the civilian and the militiaman have both overlooked the physical, mental and moral benefits of military drill. I do not wish to speak of the military life as a profession, but of the military drill as given to our boys in accordance with the gift of Lord Strathcona.

In thinking over the matter it was but natural that I should be immediately struck by the similarity in the training obtained from military drill and that from athletics.

In a previous article I endeavored to show how athletics give development physically, mentally and morally, aside from the recreation enjoyed. In military drill from the physical standpoint, the results are most apparent. Those of us who have had the opportunity of seeing the transforma-

tion in the physiques of the cadets of the Royal Military College, have been simply amazed at the improvement. Of course, a physical qualification is essential for entrance there, but it is by no means a too rigorous one.

Almost the same results are obtainable at any school where the cadet drill is not neglected. The drill itself, the very position of attention, as now prescribed, gives the shoulders the proper ease and carriage that not only prevents round shoulders, but gives the heart and lungs the fullest possible opportunity to perform their work correctly. Then the marching itself, which is practically always "quick march," while developing the leg muscles—a most important matter in stress of arms—is really performing a much more important and valuable service to the heart and lungs. This will take but a minute to prove.

Those of us engaged in the work of correcting deficient hearts and lungs will tell you that in building up these most important organs, we spend little time with the exercises involving the arms. In the arms we have a fairly large bulk of muscle, but it cannot be compared with the huge bulk of the legs. Therefore, when we use the legs, with the large number of heavy muscles involved, we call on the heart to send an increased amount of blood to the legs. In marching, therefore, the blood is not only called for in increased quantities, but in a most regular rhythmical manner—the most efficient means of strengthening the heart.

Similarly, when we ask the legs to work, we must send more oxygen down to the muscles of the legs, and take away from them the waste matter manufactured, that is the carbon dioxide. This can only be accomplished by the lungs which are the medium for exchange with the atmosphere. Therefore increased amounts of oxygen sent down and increased amounts of carbon dioxide thrown off from the system, mean increased efforts on the part of the mechanism

performing these functions, that is the lungs. Hence the position of the body in marching not only gives the lungs and heart free play, but the marching itself is one of the best means of developing these organs.

The above benefit, to my mind, is the most important from the physical standpoint, but actual all-round muscular development is secured by the handling of the rifle, not only in the various positions of slope arms, present arms, and so forth, but in the physical drill with arms, which is a part of the training.

However, it is the mental training that is the most striking event on the slightest analysis. The movements involved when an order is given, must be understood on the instant by every boy or man in the ranks, and must be executed correctly. Any slight misunderstanding will throw out a file, a whole line, perhaps a whole company.

The correctness of detail here then is a mental training in itself. The left must be distinguished from the right, a turn from a wheel or confusion results. This correctness of detail becomes a very part of the soldier, not only during the training but during his lifetime. It is an education in itself to hear the trained soldier deliver a message when it is sent verbally. The whole detail, no more, no less, is given with an exactness that is most refreshing. It is absurd to say that a training of this kind is but temporary and that it is entirely lost when the training ceases.

Then the training embraced in the order is also that the execution of the movement or movements must be done promptly. Any slight delay in obeying the command leads to the same confusion, perhaps, as obeying the order incorrectly. What is more inspiring than, at the word of command, to see the whole line move as one man.

Aside from the carrying out of the commands correctly and promptly the very commands themselves not only



ST. ANDREW'S COLLEGE CADETS

NOTE THE BRISTE REARERS AND REARERS POSITIONS OF THESE YOUNG COLLEGE MEN

involve considerable study, but present problems worthy of any schoolroom. A company is marching along in company columns and it becomes necessary for it to make a sudden detour to the right through a small opening. The proper command must be given at the moment by the commander, and must be understood and carried out by every boy or man in the ranks on the instant.

This is the simplest form of the problem. The proper disposition of the company during attack or defence; the throwing out of outposts; the planning of surprises, the protection against the same, the practice of skirmishing and the hundred and one other points make the training as intricate a problem mentally as that worked out in the class room.

It is understood generally that the main purpose of college training is not to acquire the knowledge that can be gleaned in four years' attendance, but to inculcate within the student the proper principles of applying the mind in the various directions of thought. I am no prophet, but I venture to say that within a few years military training will be an integral part of the college curriculum not alone for its physical benefits now for patriotic reasons, but for the training mentally.

A training that involves considerable study for the detail itself with perplexing problems to deduce, together with a training that calls for quick comprehension and prompt execution is worthy of a place in any curriculum.

And such a mental training cannot but induce resourcefulness in the boy. A boy who is taught to think clearly and correctly and to think promptly will assuredly be of more value to himself and the community than had he not had the training. Picture any emergency requiring prompt thinking and prompt action. To meet this put two boys equally brave and strong, one with and one without military training; which of the two think you, will be of most service? Place these two boys in any business capacity where they stand equal in so far as equipment is concerned. Which will be the more resourceful and self reliant?

So much for the physical and mental training. Now it is an actual fact that military drill in our schools gives a training morally that is perhaps overlooked by its friends, as it is by its enemies.

At the very outset obedience is the keynote of the training. And such obedience! It is at once prompt, un-

questioning and unwavering. He who gives the command may be but another schoolmate, perhaps one that could be handled in a fight by a majority of the company. Such absolute obedience cannot but be beneficial to any boy, irrespective of parentage or social position. The strongest-minded, most intelligent boy can only be helped by learning to obey the commands of those in authority. And likewise the boy of less attainment is developing moral stamina by such obedience. I believe we are all agreed that it is helpful for everybody to learn the meaning of subordination to authority.

It strikes me that it is but a simple deduction to say that such knowledge makes for better citizenship, for greater respect for the rights and liberties of our fellow citizens.

And what of the boy who is disinclined to recognize authority, who is disobedient at home and a menace to discipline at school. Schoolmasters will bear me out when I say that the cadet corps or military training has revolutionized the discipline of their schools. That these boys, who would brook no authority, become tractable, obedient and respectful.

And just in this connection we meet another valuable result of the training, and that is the control of the temper and the tongue. Those of us who follow athletics know how much more valuable to a team is the boy or man who controls his temper. It means that he is not watched or "picked on" by the officials, he is not cordially disliked by his opponents, and just tolerated by his team mates. Further he spends his time on the field during the duration of play, rather than on the bench with the penalty time-keeper. And such control of temper and of the tongue is considered a valuable part of the training in athletics. As has been remarked elsewhere the controlling of the temper occurs perhaps a hundred times where it is lost but once.

And now consider military training from this standpoint. There is no answering back or loss of control of the tongue when the command is given by a superior officer. There is no loss of temper if the superior officer fails to bring the company to the "stand at ease," as soon, or as frequently, as the men in the ranks think he should. If there is the desire to lose control of temper and



VANCOUVER HIGH SCHOOL CADETS

tongue it is smothered or controlled, before it arises, even as in athletics. Is such self-restraint worth anything to a boy or is it not? I believe the question a fair one.

And finally, there is the same unselfishness about the military training as about athletics. Each boy is but a pawn as it were on the chess board. He must move this way and no other. He is but one of a number of bolts, or one of a great number of pieces of metal, helping to make perfect a single piece of mechanism. He must obey

while others command. He must carry the rifle while his chum carries a sword. He must walk while his next door neighbor may be entitled to ride. In obeying commands he realizes that he is but one of a number, and yet he is as good a boy mentally, physically and morally as those in command over him.

In conclusion then I think we are justified in our belief that military training is worthy of a place in the curriculum of school or college, for the all-round training obtained.



A CANADIAN BOY SQUAD
PHOTOGRAPHED BY MR. J. H. BROWN
ALBANY, NEW YORK



LORD PIRRIE

Photo Elliott & Fry

A Great Canadian Shipbuilder

By Dada Cornish

OF all the shipyards in the world, probably the most familiar, by name, at any rate, to Canadians, is that of Harland & Wolff, at Belfast, Ireland. There is an excellent reason why this should be so, though very few people may be aware of it, and that is because the man who has made

this great yard, the famous place it is to-day, was born in Canada.

To use an Irishism, Lord Pirrie was born out of his native country, for he first saw the light in Quebec in 1847, his father's death being the reason for his removal to the family home in Ireland, where his personal ties and in-

dustrial associations became fast-rooted. Most of his early years were spent at Conlig, in County Down, within sight of the far-famed Helen's Tower, erected by another great Irishman, Lord Dufferin, to the memory of his mother. He was educated at the Belfast Academical Institution until the age of 15, when he was apprenticed to Harland & Wolff, who were then beginning to come into prominence under the auspices of the

business capacity, which, together with the capital brought to the firm by Mr. Wolff, found expression in excellent construction and high workmanship in the field of shipbuilding.

It was under these able pioneers that young Pirrie began his career. He found lodgings close to the works, where he arrived often first in the morning, and remained till last at night. He was determined to know all that could be learned, and succeed-



WITLEY COURT, SURREY
EARLY HOME OF LORD PIRRIE

Photo, Fish

late Sir E. J. Harland, and Mr. G. W. Wolff, who is now member for East Belfast. In a small yard in the vicinity of what was known as the Queen's Island, a sort of recreation ground, the Englishman, Mr. Harland, started the great firm of which Lord Pirrie is now the head—Messrs. Harland & Wolff, shipbuilders and engineers, with which is associated John Brown & Co., of Sheffield and Clydebank.

Mr. Harland had a practical knowledge, a great understanding, with a sense of the artistic and a marked

ed so well, that Mr. Harland, who knew a good man when he saw him, made him his partner in 1872. The advent of Mr. Pirrie worked wonders in the advancement of the firm, for everything he touched seemed to prosper. At the end of but a few years a vast industry covered and hid every vestige of what had been the Queen's Island recreation ground.

Lord Pirrie's first and greatest achievements were with the White Star Line, for, having built them various smaller steamers successfully, he built the original leviathan, the

A GREAT CANADIAN SHIPBUILDER

"Oceanic," of 17,000 tonnage. Not resting at that point, he increased dimension after dimension until the building of the "Adriatic," which almost reached 25,000 tons, while there are now vessels in construction in the yards very far in advance of the "Adriatic."

Perhaps much of Lord Pirrie's success is due to the fact that he was never content to sit at home and surmise. He sailed all over the world in

large shipbuilder had a long and serious face when he met his colleagues on the Exchange. He was asked, "What is wrong?" "Well, the fact is," he said, "Pirrie has been over and has persuaded me to order a ship, and I am puzzled to know what to do with it."

Lord Pirrie has proved himself to be the saviour of Belfast and its surrounding district. Ballymacarrett, one of the formerly wretched suburbs,



THE HARLAND & WOLFF SHIP YARDS AT BELFAST

Photo, Fish

every kind of ship, thereby finding out for himself every kind of requirement that went towards their perfecting. He had the capacity for not only imparting the knowledge thus obtained to his partners and other shipbuilders, but for making them think with him. In this way he impressed upon others that the future belonged to big ships. Lord Pirrie's irresistible personality has, perhaps, been the main factor in giving him as much success in the selling of ships as in the building of them, and concerning this capability a story is told of him during one of his visits to Liverpool. A

with a population of but a few thousands, which has now increased to about 100,000, owes its prosperity to the employment meted out to it by Messrs. Harland & Wolff. The number of hands employed in the works varies between ten and twelve thousand, the weekly wages paid out by the firm amounting to about £20,000. Lord Pirrie owes his wonderful success and his eminent position in life entirely to his own industry, sagacity and unflinching energy; also to his great spirit of optimism which has gone far in carrying through his many and varied undertakings. This latter qual-

ity has made him as big a ship-salesman as he is a shipbuilder.

Lord Pirrie's largest engineering works are situated at Southampton, which is fast out-rivalling Liverpool as a port. He has done a large amount of engineering for the Navy and Mercantile Marine, and the engineering works are always in readiness for one and every kind of emergency.

His success socially Lord Pirrie owes to a great extent to the valuable co-operation of Lady Pirrie, to whom he was married in 1879. The endowment of the Victoria Hospital in Belfast, during the two years in which Lord Pirrie held the position of Lord Mayor, was successfully carried through, owing largely to the popularity and energetic philanthropy of his wife. Lady Pirrie's extravagant hospitality has endeared her to all Ulstermen, and has done much in helping her husband to hold the appreciation of the citizens, even when his politics turned in the direction of marked opposition to their own.

Lord Pirrie became High Sheriff of Down for one year, and he was also High Sheriff for Antrim, in both of which counties the City of Belfast is situated. During later years he has devoted more and more of his time to public life. In 1898 he was made a Privy Councillor, and during the first year of office of the present Government, was created a peer of Great Britain. In the midst of the stress and strain of public life, however, Lord Pirrie has never neglected his business interests, which have spread in all directions. Besides being chairman of Harland & Wolff, he is on the board of the African Steamship Company, the Ocean Transport Company, the White Star Line, the London and Western Railway Company, the London City & Midland Bank, the Eastern Telegraph Company, the International Mercantile Marine Company, Frederick Levland & Company, the British & North Atlantic Steam Navigation Company, the Mississippi & Dominion Steamship Company, the Wilsons & Furness-Ley-

land Line, and of the Scottish Widows Assurance Fund. He is on the committee of Lloyd's, is a member of the Viceroyal Railways Commission, is on the Conciliation Courts Panel of the Board of Trade, the Lighthouses Committee, and the Council of the Institute of Mechanical Engineers. He is vice-president of the Institute of Naval Architects, is Master of the Worshipful Company of Shipwrights, and is pro-Chancellor of Queen's University of Belfast—a truly remarkable list of achievements!

Last May, in the Pall Mall Magazine, Lord Pirrie published an interview with the popular author, Mr. Harold Spender, on the subject of the naval crisis. "Personally," Lord Pirrie said, "I think that the danger has been exaggerated. I think there is an element of scare in this talk about German building. What acceleration there has been is, I think, quite possibly to be accounted for by the explanation given on high German authority—that the ships have been put forward in order to give employment in the empty shipbuilding yards of Germany. Of course, I may be wrong—they may, of course, be deceiving us; but I do not see any absolute proof of that.

"I will take our firm as an instance. We could build two Dreadnaughts at once, and make machinery for four more. And if that is true of one firm alone, what could not be done by all the great shipbuilding yards in England combined? Why, there are yards idle in England at the present moment that could turn out a greater number of Dreadnaughts than all the German yards put together."

"Another thing that has frightened public opinion very much has been the alleged revelations as to the development of Krupp's yards and workshops. Do you regard that as very ominous?"

"Of course, it is impossible for me to dogmatize, but I can say this—that to my knowledge Krupp's development has been to a large extent for mercantile work, as well as naval. Be-

sides, of course, the German system of preparing gun-fittings and guns simultaneously with the ships has meant a corresponding development in Krupp's along with the laying down of the Dreadnaught keels. That would happen in any case, even if there were no acceleration of building."

In the early part of 1908 Lord Pirrie was appointed Comptroller of the Vice-regal Household of Lord Aberdeen, in place of Lord Powerscourt, though the salary of £800 a year could hardly have been a temptation to the wealthy chairman of Harland & Wolff. Later in the same year, the King conferred the honor of Knight of the Order of St. Patrick on Lord Pirrie, a distinction which had formerly been held by the late Earl of Rosse.

Last year Lord Pirrie bought the magnificent estate of Witely Court, on the Lea Park estate, in the County of Surrey, the sale including 1,500 acres of land adjoining the property of the Earl of Derby. The estate was once the property of Whitaker Wright, the ill-famed financier, who ended his life with the turn of fortune.

Lea Park lies in one of the loveliest tracts of country in the south of England, and extends from the Village of Witely to the famous Punchbowl and Glibet Hill, on Hindhead. It formed a portion of the Hindhead Deer Forest of Queen Elizabeth, and commands a view over a glorious expanse of open country. The estate was put up for sale in 1904, and the bidding was withdrawn when the hammer reached £145,000, the price that Lord Pirrie had to pay for it may, therefore, be surmised at. Whi-

taker Wright had extended the construction of a wonderful home for himself, and at the time of his tragic death had expended no less than £700,000 upon it.

The mansion is built of stone in the early English style, and for its adornment valuable pieces of statuary were obtained from various parts of Europe. A stone wall, four miles long, and which cost in itself £37,000, encloses the park, and there are five stone lodges, which cost £2,000 each. But perhaps the greatest wonder of Witely Court is a large hall, constructed of glass, which has been built under one of the several lakes that adorn the grounds. This remarkable hall at the present time serves as a billiard room.

It is but the other day that Lord Pirrie acquired the English rights of a puncture-proof tire, an invention which is destined to do away with the tire troubles of motorists, and which has been discovered by a German chemist named Pflüger. The idea is to replace the ordinary inner air-tube by a substance, which has been given the name of "Pneumatic"—a compound of gelatine, glycerine and other substances, combined by a patent process with compressed air. The substance is poured in a molten state between the wheel-rim and the outer tube. It is claimed that such a puncture-proof tire is equal in resiliency to the ordinary trouble tire.

The regrettable fact in this great man's career is that he has no children to carry on his labors—no heirs to whom he can pass on his vast possessions—his title dies with him.

What a pity that most of our most brilliant and original ideas did not present themselves to us first.—*Joan Miles.*



Drawn by E. G. Matthews

"IT SHALL STAY THERE AS LONG AS I LIVE," SHE DECLARED.

Rachel

A Strongly Human Story, with an Old Theme
Told in a Refreshing and Original Way.

By Owen Oliver

WHEN my brother was in Burmah it was his custom to send home a boxful of curiosities every month for me to sell, and nine to take them to Mr. Levy's quaint little shop near the docks. One December my brother asked me to distribute the boxful as Christmas presents, instead of selling them. I called upon Mr. Levy to explain the matter, as I did not wish him to think that I was taking my wares elsewhere. We had become very good friends during our dealings.

He told me that he would have missed my monthly visit more than our monthly business, and asked me into the shop parlor for our usual chat. Isaac had gone down to a ship, he said, about some packages that had not arrived, but Mrs. Isaac would look after the shop. She sent us in some tea, and presently she tapped at the door and walked in herself. She was a young Jewess of about five and twenty, and I really think the most beautiful woman I have ever seen. I could not help wondering how she had come to marry Isaac, who was a quiet, stolid chap, and nothing much to look at, though Mr. Levy always declared that he had "a head on his shoulders."

She went quietly to Mr. Levy's safe, opened it with a key on her chain, unlocked the cash box with another key, and put some notes inside. Then she took some gold from a bag, made a memorandum in a little book, locked up again, and went out with a bow

and a smile. I did not know that I showed my surprise, but Mr. Levy noticed it. He is very quick at noticing things.

"I couldn't tell you what's in it," he remarked, jerking his head toward the safe.

"Your books show," I suggested.

"The books show to a penny. She keeps them!"

"You evidently trust her," I observed.

"I'm glad it's evident," he replied. "I try to make it plain to everyone on account of her family."

"Ah!" I said. "I see. Yes, honesty runs in families; and the other thing."

"I hope not," he demurred. "Her father was a thief, and so was her brother. Her mother wasn't much better; or Rachel herself, once upon a time."

"And you trust her like that?" I cried in astonishment.

"I trust Isaac," he replied; "and I trust Rachel to do as Isaac would have her do. I never knew a woman fonder of a man. It's a curious story about those two; rather a pretty story to my way of thinking."

"Tell me," I begged; and he told me what follows.

It's fifteen years since I first had Isaac. I took him the year after I opened the shop. There's an odd tale about that, too, which I'll tell you some day. For I didn't start life in this line, by any means. Isaac was seventeen then; an awkward young fellow all arms and legs, and a bit

rough in his manners. In fact, there was nothing good to say of him except that he was clean. He was an orphan, with no one to look after him, and sold evening papers, and knocked about the streets with a gang of young hoodlums doing no good. I fell foul of them once or twice for horse-play round here; and one day when he was skylarking with some other chaps he put his elbow through my window. I was near the door, as it happened, and pounced on him, and hauled him into the shop. He'd have made a fight with most people, but he knew better than to try it on with me. My first idea was to give him a hiding, but I never liked hitting a chap smaller than myself. I've lost a lot of sport through feeling that way. It's the misfortune of being a big man! Next I thought I'd hand him over to the police for an example; but his mother had been kind to me when I was a kid. She was a good woman with a bad husband, as often happens. So I ended by fetching him in here and talking to him like a Dutch uncle. He was growing up a disgrace to her, I told him, and he'd never be anything but a worthless blackguard, and always out at elbows and hard up and looked down upon, unless he took to work.

"You wouldn't go on like this, if your mother was alive, my boy," I said; "at least, not if there's a bit of a man in you, seeing how she went hungry and cold to feed and clothe you. Don't forget what you owe her, because she's not here to remind you. I don't forget that she was kind to me, once upon a time, anyhow; and if you're ready to make a fair start I'll help you to get a job, and lend you a trifle to buy some decent clothes. You go and think it over quietly and come back to-morrow and tell me if you've made up your mind to act like a man."

He looked precious sulky and went off without a word; but he turned up the next morning when I was opening the shop. It was before I kept a lad.

"I ain't going to be beholden to you or anyone for help," he said; "but I'll come and work for you till I've paid it off." He jerked his head at the broken window, that I'd nailed a board over till the glazier came.

"Umph!" I said. "What work can you do?"

"What I'm told," he answered gruffly.

"Suppose you don't know how?" I asked.

"Have to learn," he grunted.

"And suppose you don't learn?" I wanted to know.

"It'll be your fault for not showing me right," he growled; and I took him by the collar and shook him.

"There's a lesson to begin," I said.

"Keep a civil tongue in your head in future. Now put those shutters away, and then you can help me open some packing cases."

He worked hard and showed a lot more sense than I expected, and took an interest in the things in the shop, and I was beginning to find that I wanted help, for the business was increasing. So in the end I took him on. He suggested it himself.

"It would pay you to keep me," he said, with his usual bluntness. "You want someone to go errands and mind the shop when you're out; and I'd put things straight, and not have them all over the place like you do." He had a mania for being orderly, and I had let the stock get mixed up a bit, being hard pressed as the business grew.

So I took him on, as I've said, and he's served me well, as you know. He's pig-headed, and has his own way of doing things, but he'd give his head for me any day—and come to that so would Rachel—and there aren't many smarter chaps than Isaac, when you understand him. He's slow at speaking, but he's mighty quick at thinking; and what he thinks, that wooden old face of his never shows. That's where he takes people in.

I had my doubts about him at first, on account of his companions. He dropped the gang he had gone about

with as soon as he came, but he wouldn't agree to sleep in, or to change the place where he lodged. It was a low tenement house, and the Abrahams lived there; and the Abrahams were low thieves, father and son and mother. Rachel was one of them, and a good bit younger than her brother. She was nine then; a skinny, black-eyed little imp, as full of mischief as a monkey is of tricks, and she played them mostly on Isaac. She knew that he was fond of her and took advantage of him. She used to come to the window and make faces at him, and peep in the door and call him names. He'd bluster and swear that if he came out and caught her he'd give her a good hiding. He went out and caught her often enough, but he never did more than shake her, and she rather liked being shaken than otherwise! He'd made up his mind that he'd never lay his hand on a female, he told me once. He'd seen too much of it. His father had treated his mother pretty badly, I gathered, and he got that scar on his forehead—just underneath the curl on the right—standing up for her. Anyhow he'd sworn to her that he'd never hit a woman; and when Isaac says a thing he sticks to it.

Well, he went on all right, and I got to trust him, and that's all I need say till I come to the proper story, except just one thing. He'd been with me for five years, and was two and twenty, and Rachel was fourteen, and looking older. She's a pretty woman, as you've seen, but upon my word I think she was a prettier child. The lads were mad after her already, but she kept them at a distance like a queen. There was never a whisper against her character in that way. I'd like to make that clear. She was wonderfully good at lessons always. The old Rabbi thought a deal of her.

Old Abrahams was doing time then, and young Abrahams had disappeared; and Mrs. Abrahams died. Isaac wore black and went to the funeral; and, as a matter of fact, he paid for it. I kept his savings and I knew

what he drew them for, though he didn't tell me. He asked me to take a part of his wage every week, and pay for Rachel's room and board. "She won't let me," he explained. "Thanks I'd make out a claim on her when she grows up, I suppose. Might know I wouldn't have her as a gift when she didn't want me."

"It seems to me you're gone on that child, Isaac," I said.

"Always was," he owned.

"You're a fool," I told him.

"That's right," said he, as coolly as if I'd paid him a compliment.

"But look here, man," I said, "it's ridiculous, you know. You're a young fellow of two and twenty, and she's only a child of fourteen."

"She's got to grow up," he remarked.

"She isn't going to grow up your way," I said. "I don't want to hurt your feelings, but she's no good, and never will be." He looked as if he'd murder me. "I don't mean that she isn't a decent girl. She's that all right—but it's the only good point about her. She's vain and ungrateful; and I doubt if she's honest. It's no use looking at me like that, Isaac. I'm saying it for your good. And what's more she doesn't care for you and never will; and you'd better put her out of your head."

"Ever so much better," he agreed; "only I can't! Always did like the nasty little brat, and always shall."

"Umph!" I said. It's no use arguing with a man about a girl, and nobody but a born fool tries to argue with a girl about a man. "I'll see what I can do for her."

I got her a place as a nurse-girl, by promising to pay for anything she took. I didn't have to pay, as a matter of fact, and they said that she behaved very well, except that she was impudent and fond of finery. She is now. Women of our race are. They can't help it.

Anyhow she stayed there for two years, and after a few months they made her into a sort of nursery governess, which just suited her ladyship.

You should see the way she keeps our books! She's learnt French and German since she's been married, and when I have a little to invest I generally ask her advice about it. She manages Isaac's savings without asking! She's a clever woman—a very clever woman; and a very pleasant one. You must talk to her some day. You've only got to praise Isaac, and not say anything against me, and you'll soon be friends with her.

When she had gone from the tenements Isaac left and went to respectable lodgings. He didn't have much to do with her for a couple of years; or rather she didn't have very much to do with him. She found out that he'd paid for the funeral, and seemed to regard it as a sort of insult, and vowed she'd pay it back two shillings a week through me. She only paid about a shilling a fortnight, in fact. It was my belief that she only did that much to make Isaac uncomfortable, and I told her so.

"Yes," she answered like a shot. "That's why. It's to show him that he can't buy me. So there! I don't like him any better than I like you; and that's not at all!"

"My dear," I said, "you don't like me less than I like you! And you can't think less of me! If ever Isaac was going to marry you I'd give him a piece of rope, to use on himself or you. It would do you a world of good."

I told her a few more plain truths, and she called me a big bullying coward—which I never was, whatever I might be—and didn't come near me after that. I didn't hear much about her either, till Isaac came to me almost blabbing one afternoon. Old Abrahams had come out of prison, and her brother had come back. They said that he'd been in the Army and deserted. And Rachel had left her place and gone back to the tenements with them. Isaac had been to see her and begged her to come away. Her brother had sided with him—there was some good in the chap, and he's doing well now in Australia, where Isaac

and I sent him. The father had said she could do as she pleased, and she was too fine a lady nowadays to be much good to him. Rachel had slapped his face.

"And now," he told me, "I've done with her; but I'd give my head to see her married to a respectable chap and living honest. When you've liked a kid since she was a baby—why, I taught her to walk, I—you don't know!"

He nearly broke down, but I would not see, and hustled him to send off an order. After that I didn't hear a word from him about her for six months. I saw him pass her once in the street, and he never glanced at her and his face didn't move a muscle. She turned very red; and when she came up to the shop door, where I was standing, I laughed at her.

"Isaac won't want the rope," I said. "No," she told me; "but he'll want me!"

She dropped me a curtsy and walked on. I couldn't help owning to myself that she was a beauty, and some excuse for her foolishness. She was well-dressed, I noticed, and I heard that her father had taken a house, and had plenty of money for the time being. So I guessed that he'd brought off a burglary, and I wondered if she was in it.

That very night I had a telegram that an uncle of mine was dying. I asked Isaac to sleep at the shop and went. I was too late, and came back the next morning. As I was walking home from the station I heard that the police had caught the Abrahams, father and son, breaking into my shop in the night; and Isaac had a bad cut over the head, but he hadn't told the police that. I hurried to the shop, and rushed in; and then I nearly had a fit. For there, behind the counter was Rachel!

She was dressed very quietly, and she looked very handsome, but very pale. She was red round the eyes, and she stopped me with her hand on my arm, and her breath came and went quickly.

"Isaac is lying down on the sofa," she said, "and I am minding the shop. I haven't touched anything. You can count the till and everything."

"That's all right, Rachel," I said. "I don't care much if you have, so long as Isaac's all right, and—look at me, Rachel."

She looked at me.

"I believe he'll want the rope after all," I said. "Eh?"

I thought a joke would ease things down, but she shivered and went white.

"No," she said quietly. "He can do without it. I love him. I always did; but—but he only did things for me, instead of making love to me—and so—he knows now; and he forgives me. He forgives me even for—that happened last night. It was my fault. I suggested it to them. I have told him, and he will tell you. I can't expect you to forgive me; but some day—if I am a good wife to Isaac—will you try to then?"

I looked at her as she stood with her eyes cast down, twisting her hands together. I hadn't liked the child before; but when I thought of the way she'd been brought up, and how she'd educated herself and kept herself respected by the boys, and how she must feel to humble herself to me considering what a proud little thing she was, I took a sudden liking for her.

"I'll forgive you now, and have done with it," I offered.

"Oh!" she cried. "You won't when Isaac tells you!"

"Nonsense," I said cheerfully. "You can forgive people anything when you like them; and I'm going to like you, Rachel."

I held out my hand and she grabbed it, and actually kissed it, and cried—Goodness! She did cry! So I just patted her shoulder and told her we were going to be great friends, and left her to have her cry out. I thought it would do her good.

I went in to Isaac. He tried to sit up, but I could see that he felt queer, so I made him lie down again and sat beside him. His hands twitched and

I knew that he was cut up about what he'd got to tell me.

"Look here, old man," I suggested. "Suppose we say nothing about what's happened. I've made friends with Rachel and forgiven before. I know. So what's the use of stirring up trouble? Upon my word, I believe she's going to turn out a nice little girl, and make you a nice little wife. Anyhow I'm going to like her; and you can't suspect me of suspecting you. I'm not a fool. Suppose we leave it so."

"No," he said. "I can't. I must tell you," and then he did.

I won't try to put it into his words. He was muddled from the blow, and from worrying, and he made a fearful rigmorale of it. I don't believe he'd ever said as much in a day as he said in three-quarters of an hour then; for that's the time he took. To cut it short, what happened was this:

Rachel came into the shop soon after I left, meaning, as he now believed, to say that she was sorry for boxing his ears, and wanting to give him a chance to make love to her, which he might have had the sense to do before, and save all the bother. There's no argument with a woman like an arm round her waist. He didn't dream what was in her mind, and told her what he thought of her. I don't blame him for that. He had also told her what I thought of her. There he was wrong, of course. She had flounced off in a rage, declaring that she'd be revenged on both of us. She went home and told her father and brother that only Isaac would be in the place that night, and if they chose to break in she wouldn't say a word. They'd thought of it for a long time, it appeared, but she'd kept them off by threatening she'd peach. And now she thought it would be the best way to pay us both out, because she knew that Isaac, being in charge, would be more cut up than I should be. You must remember the way she'd been brought up. Stealing wouldn't strike her like it would us, or like it would her now.

Well, Isaac went to bed at eleven, but he couldn't sleep, troubling about the little hussy, and thinking that perhaps he'd been a bit hard on her; and lying awake he heard sounds in the warehouse about two o'clock. He crept down with a stick, and went in through the shop, and found two men. They had heard him, and one of them picked up a bronze—Napoleon it was, and we found him broken in two. Isaac has a pretty tough head; but it stunned him enough to give them time to get out of the window. The police took them as they were getting through, and Isaac went and stood there and talked to the police. He saw it was the Abrahams, so he said nothing about the blow on his head, not wishing to make matters worse for them; and though it was known in the neighborhood it never came out in court. While he was standing there he saw a boy crouching inside the window by his feet. He stooped down to pick him up and throw him out. Then he thought of me giving him a chance, when he was a lad, so he altered his mind and whispered:—

"You can go out to the police," he offered, "or you can stay here and have a good hiding." The lad didn't stir, even when they had gone; and Isaac shut the window and took an old Malacca cane, and caught hold of the young rascal and laid into him. There was enough light from the street for that.

He laid on pretty hard, thinking it was his duty, but left off before he intended, as the boy took it piously and hardly made a sound. Then he opened the window and told him to go. "I'm not going so long to see who you are," he said, "and if you don't give yourself away I shan't." It's wiped out. Go and start fair." Then he went to bed. He thought that he fainted from the blow on his head rather than fell asleep. Anyhow he didn't wake in the morning, and the neighbors had to break in. Rachel heard that he was dying and flew round. She fainted when she saw him, and then she confessed everything; even

that she loved him and always had. She wanted to go away, and said that she would try to be a good woman for his sake, but she could never see him any more, because she wasn't good enough; but he told her that he didn't care what she was, he wanted her; and she said, if he'd only start her fair and trust her, she couldn't do wrong; and so he sent her to mind the shop, thinking he couldn't show his truest more. "But, of course," he said, "I can't expect you to trust her; or me, since I'm going to marry her. So I'll go. But I'll never forget what you've done for me, and—and will you do one thing more?"

"Yes," I said.

"Then do your best to get them let off easy," he begged. "They're her father and brother."

"All right," I said. I did get them off pretty easily considering. The father died in prison, and we sent the brother off to Australia, when he came out, as I said.

"You'll let me stop till you get someone else?" Isaac asked, turning his head away. "Someone you can trust."

"I'm going to get someone else now," I told him, and I walked to the door.

"Rachel," I called, "come here."

She came in, hanging her pretty head.

"Now, my little girl," I said, "you've never had a fair chance yet. You're going to have one. You're coming here every morning to tidy up for us. You'll have the run of the place. I shan't look anything up. I shan't count the till. I'm going to trust you."

And I went out and left them together.

I didn't expect to see them for half an hour; but in ten minutes she came back to the shop.

"Isaac asleep?" I asked casually.

"Yes," she said.

"Do him good," I told her. "You might dust those shelves while you're here. . . . Come, come! Don't

start crying. Pull yourself together, my dear."

She drew a long breath and then she looked at me. I never saw a woman look so miserable in my life. A woman, I said; but she was nothing more than a child; only seventeen.

"Mr. Levy," she said, "you have trusted me, and I—I couldn't tell Isaac. I couldn't. But I must tell you though—though—you will never trust me any more. It was I who—I dressed in boy's clothes—"

She buried her face in her hands; and I put my hand on her shoulder.

"My poor girl!" I said. "My poor little girl! We must never let Isaac know. He'd break his heart. . . . As for not trusting you any more—Look here, Rachel. Here's a key. It's the key of my safe. I'll put it on a chain."

The Changelessness of Man

We alter very little. When we talk of this man or that woman being no longer the same person whom we remember in youth, and remark—of course, to deplore—changes in our friends, we don't perhaps calculate that circumstance only brings out the latent defeat or quality, and does not create it. The selfish languor and indifference of to-day's possession is the consequence of the selfish ardor of yesterday's pursuit; the scorn and weariness which cries *vanitas vanitatum* is but the lassitude of the sick appetite palled with pleasure; the insolence of the successful *parvenu* is only the necessary continuance of the career of the needy struggler; our mental changes are like our grey hairs or our wrinkles—but the fulfilment of the plan of mortal growth and decay; that which is snow-white now was glossy black once; that which is sluggish obesity to-day was boisterous, rosy health a few years back; that calm weariness

I took a little Chinese gold chain that was handy, put on the key, and hung the chain round her neck. "It shall stay there as long as I trust you," I promised.

"It shall stay there as long as I live," she declared.

And there it stays.

"It's strange," Mr. Levy remarked, "how you trust some people by instinct. I've never trusted anyone else with that story."

"Thank you," I said. "I shall never tell it; or write it, much as I should like to."

"Oh!" he said. "You can write it, so long as you touch it up so that no one can recognize it, like you writing chaps generally do. You don't get hold of a piece of real life very often."

We don't. That's a fact.

—benevolent, resigned, and disappointed—was ambition, fierce and violent, but a few years since, and has only settled into submissive repose after many a battle and defeat. Lucky he who can bear his failure so generously, and give up his broken sword to Fate the Conqueror with a manly and humble heart! Are you not awestricken, you, friendly reader, who, taking the page up for a moment's light reading, lay it down, perchance for a graver reflection—to think how you, who have consummated your success or your disaster, may be holding marked station, or a hopeless and nameless place, in the crowd—who have passed through how many struggles of defeat, success, crime, remorse, to yourself only known—who may have loved and grown cold, wept and laughed again, how often—to think how you are the same You, whom in childhood you remember, before the voyage of life began!



A DEBENTURE

THIS IS THE FORM IN WHICH A MUNICIPALITY'S DEBENTURES ARE MADE OUT AND MARKED

Tapping the Money Markets

By

F. H. Dobbin

MOST of us have at some time in our lives borrowed money. I do so myself, because I believe that opportunity should not be neglected. Presence of mind at the right moment will do much towards placing a man in funds; which may be a positive convenience, let alone a practical help.

And as in the case of the individual, so in that of the town, city or municipality, either or all may and probably will need money. The necessities of municipal improvement, of repair, of additions to and enlargement of facilities are ever in advance of the ability to raise or draw together sufficient money to meet expenses. Were municipalities to practise the laudable

idea of settling for each expenditure as each is in succession incurred by taking the necessary money from the ratepayers en bloc, there would be ruinations and a general emigration from that locality.

It is safe to assume and within a reasonable limit to say that not ten per cent. of the people in any given municipality give thought to or understand how money is raised by way of loan to meet the expenditure of the present, so far as public works of permanent value and service are concerned. So it is proposed to set down and illustrate in narrative the routine and procedure in such cases made and provided, to quote from the statute.

Let us put certain facts in the shape

60	55	50	45	40	35
59	54	49	44	39	34
58	53	48	43	38	33
57	52	47	42	37	32
56	51	46	41	36	31

COUPON ATTACHED TO THE DEBENTURE

EACH COUPON REPRESENTS AN INTEREST PAYMENT ON THE DEBENTURE, AND, AS THEY FALL DUE, THEY ARE DETACHED AND PRESENTED TO THE BANK FOR PAYMENT.

of a homely illustration, representing a monetary transaction between two individuals, premising that what is related, though in a minor way, is practically what takes place when the village, town or city wishes to replenish its coffers from the money markets of the world.

Here are a number of men. Mr. Hopkins, sitting over there by the window, desires very much the use of ten dollars. Just now his pockets are empty; pay-day being too far away and his need pressing, he decides to borrow—if he can. Casting about for a man of means from whom to make the loan he remembers he has been told that Mr. Wetherbee is something of a capitalist and is reported to have ready money in his possession. Now, Mr. Wetherbee happens to be standing over by that post. The attitude convinces Mr. Hopkins that Mr. Wetherbee is in a receptive mood, and he approaches the throne. He states his wants, indeed, he presses his needs. Yes, Mr. Wetherbee happens to have ten dollars about his clothes. He is not averse to parting with it, as a

loan, but on certain conditions. Will Mr. Hopkins agree? The borrower who wants money very much and needs it very badly is in no position to demur. He assents to the conditions.

Believing Mr. Hopkins to be honest and of a sincere mind to repay the loan and it being the month of January, it is stipulated that the loan shall be repaid in ten months, and that interest at the rate of ten per cent. shall also be paid. And then, being a careful man, especially if he be Scotch, Mr. Wetherbee takes thought and mentions something else—security. Mr. Hopkins may have the very best intention regarding payment, but contingencies arise, in ten months' time. He may be sick and spend the time on his back in a hospital, instead of earning money. He may die, and dead men never pay debts, that is personally. So Mr. Wetherbee insists on security.

It is plain that the only sufficient security that exactly balances ten dollars in money is ten dollars in cash. Mr. Hopkins is at present without

that ten. Indeed, if he had it he need not borrow. Being held down to business he says, "Here is a camera, a fishing rod and a second-hand lawn mower. They're worth at least eighteen dollars. You take these and hold them against my payment." Mr. Wetherbee feeling assured that he can turn the chattels into cash for at least ten dollars, consents, and the transaction is closed.

empty salmon can on the top of his bedroom closet shelf, proposing to drop into it at intervals sufficient to discharge his liability. The moment he makes his first deposit he begins to form what is known as a sinking fund, and this sinking fund is the bottom—the foundation, so to speak—of all our system of municipal borrowing. Indeed it imports more, it is the provision for repayment of pro-



"THEY'RE WORTH AT LEAST TEN!"

Mr. Hopkins being an honest man intends to discharge the debt, and if he be prudent as well he takes thought as to how he may best do so when the time for payment arrives. He must, at the expiration of ten months, have eleven dollars, the principal sum and the interest. So he decides to "save up," as the boys put it, and places an

vincial and even Dominion liabilities. The sinking fund is the practical evidence of recognition of the promise to pay and the tangible evidence of an honest intention so to do.

Mr. Hopkins presently takes other thought. It occurs to him that he may hand the sums to Mr. Wetherbee, from time to time and so pay him off.

Certainly, he will do so. Finally he reviews the possibilities of making payment and reaches the conclusion that he may do so in several ways:

First, he may put aside in instalment sums sufficient to meet the liability in one payment.

Second, he may make nine payments of one dollar and one payment of two dollars.

Third, he may make payment of ten cents, cash, each month, and at the end of the tenth month pay ten dollars.

Fourth, he may make ten even payments of one dollar and ten cents each.

As outlined above, we see what takes place when municipalities proceed to borrow money, generally by an issue of bonds, or as they are termed, debentures. A debenture is simply a gigantic note-of-hand, executed with the approval of the municipality under certain conditions and signed by the governing officials so empowered to sign. In the commercial world the basis of all borrowing is credit. Credit is simply the assumed belief that an industry, business, individual or municipality, has in the past paid its or their debts and may be relied on to do so in the future, and that provision will be made to meet payment when payment falls due. Three things are essential in the case of a municipality—the authority to borrow, a specific object on which or for which the money so borrowed is to be expended and a proper and sufficient provision to ensure payment.

The authority emanates from the people, expressed through the city, town or municipal council, in the form of a by-law. The terms of this by-law are submitted to the people, though there are certain modifications to this almost invariable rule, in which case action may be taken by the governing body without consulting the ratepayers. In signifying approval of the proposed loan it is very generally the case that only freeholders, those of the ratepayers who are owners of property in the shape of real estate,

or who have leases that extend so far into the future as the term for which the debentures are issued, vote on the proposition. A ratepayer who has only a tenant's interest at stake is debarrd from being one to saddle on the municipality a debt which he may not be there to help pay. Oddly enough he is required to pay his share so long as he remains in the place, and the sums required from year to year appeared on his tax bills. The procedure generally followed is to present the by-law having for its object the raising of a sum of money, before the municipal council, when it is given what is termed its first reading. If the terms are satisfactory and the council so agree it is read a second time, then submitted to the people and if approved given a third reading and passed, being signed by the officials appointed, given the official seal and becomes a part of the records of the place.

Just here it may be asked what security a municipality can offer as a collateral guarantee that the money so borrowed will be repaid? In brief, all public properties are assets. These include public buildings essential to the public service, such as schools, town or city halls, fire stations, etc., and further, all the rateable property of the citizens, should such contingency arise. Curiously, the property or buildings, the means to erect or acquire which have been borrowed become in turn a very tangible security for future borrowing, as the debt incurred is liquidated. While a limit is fixed beyond which the borrowing power of the municipality may not extend at any given time, this limit is from time to time enlarged as the place grows in size, wealth, population and resources and with corresponding needs. Further borrowing powers are granted by the legislatures of the several provinces. Most municipalities have set apart or have acquired lands with increase in value. A very tangible security is that of park lands. These may be at one time on the outskirts of the town or city. Ten

years afterwards the growth of the locality may have brought these lands into a surrounding of residential places, and the enhanced value may be very considerable. Indeed, it is said that if Central Park, in New York, were sold for what it would bring the sum derived from the sale would be sufficient to pay off the whole indebtedness of the city and provide funds to run the city for the next five years.

A debenture is, as stated, a note-of-hand of the municipality, on which it agrees to pay the sum named thereon at the end of a certain period. It states the amount of the whole loan, the specified part of the loan represented by the individual debenture, the number of debentures issued of that particular group or series, date of payment, authority and purpose for which issued, the rate of interest, together with a definite statement as to who shall make payment and where payment will be made. There are no ifs or buts. No ambiguity. And it is a part of the contract that the money derived from the sale of the debentures shall be expended on the works or proposition for which the money is raised. If for erection of bridges, then bridges must be built. If for schools, then schools will be built. One could not be done with the money raised for the other.

Debentures are generally issued in terms of ten, twenty or thirty years. Money seeking this form of investment is that which it is wished shall remain undisturbed for a considerable period, and when it is returned will come back in an unbroken sum. Accompanying and attached to each debenture, which may be one of a series each of the face value of \$1,000, are coupons, twenty, forty or sixty in number, as the case may be, for ten, twenty or thirty years. Generally interest is payable half-yearly during the term for which the debenture is issued. The coupon carries a serial number, corresponding to that of the debenture, together with a statement

of the interest amount and date of payment, and each coupon is signed by the presiding officer of the municipality and by the treasurer. Each coupon is really a cheque, made out, dated ahead, stamped and accepted, and is good for its face value when presented as specified in the bond. All the holder of the debenture has to do is to trim off the coupons, present for payment and receive the money.

Having got itself into debt to the extent of say \$30,000, how is payment to be made by the municipality? Where will the money come from? How shall it be gathered? Who takes care of it?

The court of first and last appeal in the matter of money for expenditure is the ratepayers. As they are benefited they should pay, and from those living and owning property in the locality or enjoying rentals all funds must be derived. The money is not taken at once, but on the instalment plan. The burden is ever tempered to the backs that bear it, the wind to the shorn lamb.

It has been assumed that the town has plunged itself into debt with the object of erecting a bridge, a fairly permanent form of public improvement. The money having been raised by an issue of debentures, and all formalities observed, the work is put under contract. Payment is to be made, of the principal sum, \$32,500, in twenty years. How is this proposal carried out?

The town has borrowed \$32,500 and the rate of interest is four and one-quarter cents on the dollar. So a rate is struck, based on the assessed value of the entire property in the town (it being assumed that the town at large is benefited) that will have furnished at the end of twenty years money sufficient to pay the interest charges and principal. If the assessed value be taken at, say \$8,500,000, the amount required will be \$1,381.25, for annual interest, and \$1,091.41 for the sinking fund, \$2,472.66 altogether. This works out to a rate of twenty-nine one-

TAPPING THE MONEY MARKETS

hundredths of a mill on the dollar and every thousand dollars of assessment means 29 cents. So that the opulent owner of the property assessed for \$3,000 will pay each year by way of taxes, 87 cents, and keep it up for 20 years. Of the total cost incurred in providing the bridge he pays \$17.40. The bridge really costs the town close on to \$50,000. It is a singular fact, illustrating the value of the use of money, that the interest charges amount to about one-half as much as the bridge cost in the first place. A bridge is good for many years' service. Clearly then, its usefulness passing on away into the future, and being there to be used by those coming after, we serenely propose to do something for posterity, despite the fact that as yet posterity has done nothing for us. So, as shown, the payment is spread over twenty years. If the life of the structure extend so far as fifty years, then the town has a \$32,000 asset, on which to raise money for further improvement. During three-fifths of the period indicated the matter of the sinking fund is a very serious and solemn proposition. It is the town's sheet anchor so to speak. If faithfully kept up and administered, to it the town may point with pride and in security. If not kept up then will come a day of reckoning, dire and bothersome. The care of the fund is very important.

It is assumed that the members of a municipal council are a representative body of men. Possibly they are—in the sense that they represent many shades of human intelligence and activity. As their tenure of office is transitory, and as councils have been known to get a place into trouble by indiscreet enterprise and leave to their successors the embarrassing function of straightening matters out, it is well, that the sinking fund should be placed out of reach and where it may not be tampered with. There is ever the temptation to use money on hand to tide over a year of abnormal expenditure or to cover up a deficit. In many places the procedure is to



"THE TOWN'S SHEET ANCHOR" IS THE SINKING FUND. IT IS THE TOWN'S PRIDE AND SECURITY. IF NOT KEPT UP THEN WILL COME A DAY OF RECKONING, DIRE AND BOTHERSOME. THE CARE OF THE FUND IS VERY IMPORTANT.

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place the interests of the sinking fund and its administration in the hands of a body entirely distinct and apart from the municipal council. In the case of a town this body is known as the town trust commission. Its members are not elective, that is, placed there from year to year, and from time to time, by popular vote, but by appointment made by the council. Its members retain office, in many cases, for life, certainly for extended periods. In such ways they become familiar and well grounded in the finances of the place, its prospects, its responsibilities. The commission forms a sort of balance wheel, regulating and keeping in steady motion the accumulation of funds, and employment from year to year. In places larger

than towns the function exercised by commissions is often taken care of by the municipal staff of treasurer and assistants.

As money accumulates it is banked, subject to the order of the commissioners. From the fund so accumulated the interest coupons are paid as presented, from year to year, but the amount required to cover the principal sum of the debt is kept inviolate. And here a curious state of affairs arises. Not only should the commissioners keep the fund secure, they must make use of it that it may grow by earning.

We are reminded of the story in the New Testament, that storehouse of facts, legend and illustration, the parable of the talents, taken from the daily lives of the Jewish people. How a man of some considerable means, going on a far and long journey, divided his wealth among several, with

the injunction that use should be made of the capital so entrusted.

Of the number accepting the trust all but one respected the conditions and using discretion and diligence gained in proportion. The last, however, having fear of the responsibility and meaning only to keep himself safe, hid in the ground the money entrusted to him. It earned nothing, while secure, and his proffer of the trust back without interest gained for him the reward that his lack of commercial acumen deserved. In this way, as the sinking fund is entrusted to the commission, it is a plain duty, not only to guard but to use. As the fund accumulates it may be, indeed often is, loaned to the municipality to be used again, to be paid for that use, and thus the fund devised to secure the payment of interest and of principal becomes the means of raising and earning the money to form itself.

Generous Judgments

By Sidney Smith

There is a strong disposition in men of opposite minds to despise each other. A grave man cannot conceive what is the use of a wit in society; a person who takes a strong common-sense view of a subject, is for pushing out by the head and shoulders, an ingenious theorist, who catches at the lightest and faintest analogies; and another man, who scents the ridiculous from afar, will hold no commerce with him who tastes exquisitely the fine feelings of the heart, and is alive to nothing else; whereas talent is talent, and mind is mind, in all its branches! Wit gives to life one of its

best flavors; common-sense leads to immediate action, and gives society its daily motion; large and comprehensive views its annual rotation; ridicule chastises folly and impudence, and keeps men in their proper sphere; subtlety seizes hold of the fine threads of truth; analogy darts away to the most sublime discoveries; feeling paints all the exquisite passions of man's soul, and rewards him by a thousand inward visitations for the sorrows that come from without. God made it all! It is all good! We must despise no sort of talent; they all improve, exalt, and gladden life.

The Coming of the Stimpsons

By

Helen E. Williams

IRENE had been watching for her husband and when he came in sight, above the crest of the hill, she hastily caught up a cape and threw it around her and went out on the verandah, wet and icy with the sleet-like rain which was still falling in a slow, discouraged fashion. William saw her there, and drew something from his pocket and waved it above his head.

"Well?" she cried, impatiently, "will he take it?" But the wind blew his answer, if he made any, away, and he only hurried on faster. "Is it good news?" Irene called again, as he turned in at the gate, and this time she caught his reply.

"Great! The very creamiest of the cream!"

"Oh, William!"

He ran up the steps and followed her into the house, cold and dripping wet, but radiant.

"You are not joking? He will really take it?"

"Has taken it—or as good as. Heavens, Irene! Couldn't you have waited inside? Look at your shoes! Soaping!"

But Irene cast off her cape and danced him round the room.

"William!" suddenly stopping, arrested by an unwelcome thought. "Do bargains hold good if a man is temporarily insane when he makes them?"

Her husband laughed.

"Meaning that no one in his right senses would have taken over this

precious White Elephant of ours? Still, I remember two people who were idiotically happy when they came here not so long ago."

"Oh, us!" His wife's voice sounded contemptuous. "That was different," she added, conclusively. "Let me see the paper, William. I want to see it down in black and white."

"It's from his agent," explained William, as he produced it.

"Oh! His agent!"

"But it's practically clinched. Stimpson himself will be back in ten days, and if we're still of the same mind, you see, he says we can vacate any time after that. If not—"

Their eyes met above the letter spread out on the table between them and they smiled.

"I guess our minds won't change," remarked Irene. "But two weeks! I did so hope we could move right away. It might almost as well be next month, next year, next lifetime."

They had to pack, her husband reminded her, and after living there—how many years had they been there?—six?—seven?—yes, seven years this coming May, they would have accumulated more or less things. At first Irene proposed beginning the joyful work of taking down things at once, but finally decided to leave everything as it was for just one more night. William brought in kindling and built up the fire, which had gone into a decline in the excitement of knowing that the "White Elephant," as they had whimsically nicknamed the

house, was actually disposed of at last.

"Not many more fires we'll make here," William observed, as Irene returned from a conference of a culinary nature with Swedish Katarina in the kitchen.

"No! Just think of it, William! My arm is quite sore with pinching. It is too, too good to be true!"

"Still, we have had pretty good times around this same fire, you and I. Pretty—good—times."

"Remember the nights we have sat here building castles in Spain?"

William nodded.

"And the Christmas Eve we hung over the first little stocking—oh there?"

Irene made a pretence of straightening the rug to hide a sudden trembling of the lips. And William reached down for some cones and watched them blaze up, one by one, and sink to whitening embers. Irene was the first to break the silence.

"It will be better for you to be in the city. You will earn twice as much in that office, and without working half as hard."

"Yes. And it will be more cheerful for you, too. Don't you remember how often you have said that living in the country the year round was neither better nor worse than living in a contracting cage?"

"Did I say that? I'd forgotten. But it will be heavenly to be able to go to theatres and symphonies whenever we are so disposed. And to visit, and shop, and market— I won't need to bother, because those seeds are damping off, now. It'll seem queer not to have a strawberry bed of our own, though, won't it?"

"And I set in some extra good varieties last spring. It would have been a corking bed. But I don't imagine Stimpson knows a Downing or a Haverland from a Senator Dunlop or a Wm. Belt. Probably he'll let the bed all run out." William got up and walked about. "I'll have to

speak to Stimpson about that," he frowned. "It would be a sin to let —"

"But what would we care if it was sold? It wouldn't matter to us then."

"N-no. No. No, of course not. Not after—" William sat down again. "Wonder if they will keep up the rest of the garden as we did, or seed it all down to grass? Those city beggars are so blamed lazy—and it's taken us four years to get our asparagus bed to where it should be, and as for our blackberries— What's the matter? What are you smiling at?"

"You are so—funny. If we sell the 'White Ell' we can't expect it is going to be kept just as we would have kept it. It's—It's not reasonable, William."

William agreed, and they went out to supper, where they talked about the city and the new house William had his eye upon. After supper they talked more about the good times coming, and the relief it was to have the "White Ell" off their hands. They went to bed a little earlier than usual.

The next morning William sallied forth bright and early to see about disposing of his stock and the various farm effects which are not included in the deed of sale. He left Irene blithely singing as she and Katarina attacked the work of dismantlement. For one reason or another he had more difficulty than he had anticipated in finding purchasers. One man was just going out of sheep, so naturally was not anxious to add to his flock. Another had a shortage of hay and was himself selling off his cattle. A third would have been glad of just what he was offering, only the week before he had bought up, at an auction, more than he really had room for, because they went "so dirt cheap."

It was nearly night when he returned, and he had only a conditional offer for his sheep to show for his day's work. Irene, too, looked tired, and a little pale.

"I had no idea we had so many things in the house," she said, rubbing her head as if it ached, as they

sat down to supper. "We can never take them all away with us, and I hate to burn them up, and even more to leave behind for those Stimpsons to handle over."

"We won't have much superfluous room in the other house," (they had fallen into the habit of calling their new home "the other house") said William. "It won't be a 'White Ell,' you know."

Irene stirred her tea thoughtfully. She supposed not. Oh, of course, it would have to be smaller. They wanted it smaller. The "White Ell" was much too large. That was one of its faults.

"William," after a slight pause, with a sudden influx of interest, "did you send that horrid, red-headed butcher's boy here after my chickens?"

"I told Perkins he might have them," he told her, carefully avoiding her eye.

"Oh, William! My Rhode Island Reds—to the butcher! I wouldn't let him have them. He was almost aggressively insistent, and said you sent him, but I—I couldn't!"

"I tried Armstrong and Yeats and six or eight other farmers, first," William defended himself, "but they all had more than they wanted already."

"We'll leave them for the Stimpsons, then. The butcher shall not have them. I set my foot down there."

"Well, don't glare at me as if I was a Herod decreeing the slaughter of the Innocents," grumbled her husband. "What's a chap to do if people persistently refuse to buy?"

"Dear me, I don't know! But don't let's quarrel over it, anyhow. It's quite bad enough as it is. I mean—oh, you know what I mean?"

William was inclined to think that he did as that week went slowly by, and they found themselves in the middle of the next.

One night he could not sleep, and crept downstairs, intending to smoke a pipe before the drawing-room grate. But it was later than he had supposed, and the fire was out and the room

looked cold and uninviting, with all the familiar ornaments gone, and packing cases occupying the centre of the floor. He was on the point of turning back when he noticed some papers on the chair beside him, and turning them over idly with his hand, hardly thinking what he was about, Peter Henderson's Spring and Summer Catalogue, beneath, caught his eye, and he took it up and fluttered over the pages, stopping now and then to read some heading or look at a picture. Here were Henderson's Early Giant Bush Lima beans, pods split and showing four large creamy beans, manning the boat-shaped, satin-lined emerald pendants. Here were luscious specimens of his old friends the Earliana and Ponderosa tomato, ears of Golden Bantam and Country Gentleman corn, with the husks partly torn off and strands of silky tassel still clinging to some of the pearly kernels. The old stand-by, Telephone pea. Intermediate carrots, Snowball calliflowers, Golden. Self-blanching celery, Jenny Lind muskmelons, Swiss chard, Calhoun pumpkins. Mammoth Summer Crookneck squashes—they were all there!

And the flowers! How many long winter evenings he and Irene had hung over the enchanted pages, pencil poised mid-air, fire narrowed down to flowers they "really must have," or reluctantly, regretfully agreed they "could do without"! By-gone discussions as to ways and means came back to him as he glanced at a picture, or read a few words of an encomium on a page with a turned-down corner, and ran on to the next. Buff-spik Spencer Sweet Pea: a beautiful, large, waved flower of primrose-huff, veiled with a rosy blush, deepening to pink at the edges.—Variabilis Gladiolus: enormous spike, color deep pink flaked blue-black.—Red Goliath Mignonette: the average spikes of flowers are immense and are compactly filled with giant florets, the brilliancy of whose fire-red columns contrasts effectively with the rich green of the foliage.—And here were the

roses they had intended "going into" The Silver Moons and Harmonas, the Mrs. Arthur Robert Waddells and Crimson Ramblers stared back at him reproachfully. The blackberries and raspberries recalled the new-old fear that the Stimpsons would not keep up his garden. Even the insecticides and hoses, the lawn-mowers and canning garden tools fascinated, held him. A paper, next the back cover, slipped out and fluttered to the floor. As he stooped and picked it up he recognized the closely-covered sheets as the list they had made out several weeks before, when the present reality of leaving the "White Ell" was not even a possibility. The same instant he was recalled to himself by a stealthy movement in the hall, and looking round saw Irene, with a long black braid on either side of her head, standing on the threshold.

"What are you doing here?" she asked in a strange voice. "You stayed away so long I thought perhaps you were—"

"I was just glancing through this catalogue—I don't know why, I could not sleep, and it was lying about."

"William, would you like to—?"

He had turned to take up the lamp, and something prompted him to say, as he pretended to stifle a yawn, "Precious idiots we were to lay ourselves open for all the work that list would have meant. The amount of gardening we will do at the other house won't fatigue us much, that's one consolation."

"No." There was a little catch in Irene's voice. "You are glad of that, aren't you, William?"

"You bet!" said William. "No more days with your work never done."

"No more seedlings damping off," murmured Irene, looking toward the sills, where rows of little pots usually stood.

"No more dogs getting at your sheep."

"No more leaky roofs, and inconvenient cupboards, and lack of modern improvements."

"No more birds picking into your best berries."

"No more trouble about keeping maida because it's so lonely."

"No more shortage of hay because of droughts."

"No more chickens carried off by stunks."

"No more sugaring in the spring-time."

"No more—"

The antiphonal chant ceased as suddenly as it had begun. The two stared at each other for one long moment, without speaking, then, silently, turned and went upstairs.

* * *

The next morning William woke very early, but Irene was up before him. He dressed quickly and went down to the kitchen, where he found Katarina just lighting the fire. She had not seen her mistress. William looked through the different rooms, passed at the foot of the third-storey stairs, and called twice. She had been working there late the night before. Very likely she was finishing up something or other in the back part, and did not hear. He ran up the stairs, two steps at a time. She was not in the room where they stored the garden tools, nor in the one they sometimes used as a bed chamber, when pressed for room in the summer. The store-room, too, was empty. As he turned away his eye was caught by a baby carriage, which had been moved out of its place. Obeying an impulse he did not stop to analyse, he went in. Beside it were wrapping papers and twine, which looked as if they had been hastily thrown down. And on a chair near little unfolded rags of many delicate shades, white dresses and lace bonnets, a little yellow, tiny socks and booties, and one pair of shoes—unworn. William put out his hand and touched one of the socks, awkwardly. He looked at the carriage, at the little worn spot on the oil-cloth, at the dangling strap. Something seemed to tighten in his throat, and he left the room precipitately.

He was not surprised to find the front door, in the hall below, unlocked, nor, as he left the house behind and struck out across fields, to see the bars in the farther meadow down. Irene saw him coming when he was still some way off, but she did not move—not even when he came quite up and stood beside her looking down. They stood so for a long time. At last Irene drew a quick, sobbing breath.

"I can't go, William, and leave her. I cannot do it."

"There is no need to," said William, putting his arm about her. "Poor old girl! Why didn't you tell me before you felt that way about it?"

"You will really stay—with everything all packed—because I want to?"

"Because we want to."

"Oh—William!"

Suddenly she dropped on her knees beside the little grave, and lifting an evergreen limb, pushed aside the dark, russet leaves beneath with her bare fingers.

"Just look, William! The first snowdrops! They are coming up!"

He nodded, watching her, sombrely, till she looked up at him with eyes that hurt, then he drew her to her feet.

"Come away, my dear! Come back—home."

The sun was just rising over the

hills, gloriously. The patches of frozen ground, where the snow was already gone, gave ever so little under their tread. Great, jagged, grey, cakes of ice were thrown up against the river bank—the submerged parts honeycombed and yellow—but the centre of the stream was clear, mirroring the "pussies" swaying, Narcissus-like, above the glassy surface. The air was as keen and bracing as yesterday, but with a difference—spring was come. As they neared the "White Ell" a robin—the first they had seen—flew out from the hedge, flitting its tail, and cocking its pretty head this way and that as it looked for a place to build its nest.

"I feel as if we were just coming home, too," said Irene. "It's rather ridiculous, isn't it, William?" Her tone embraced the events of the last week.

"Not a bit of it!" said William, sturdily. "We've found out what we want, and it's not everyone who does that so easily. What do you say to taking a look at the strawberry bed—just to see how it wintered? It's shorter this way," he added, as Irene veered off to the right.

"Yes, I know. But I want to look at my pansies—just to see—"

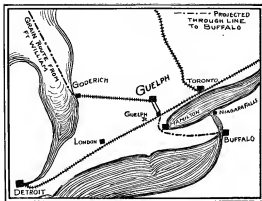
They looked at each other and broke out laughing.

"Stimpsons, indeed!" quoth William.

The Value of Looking the Part

The man who spent the last 10 cents he had in the world to have his shoes polished before he started out to look for a job wasn't so foolish, after all. He believed that he had good stuff in him; he believed that he was worth a good job, and so he invested all of his capital in order to "look the part" as well as his limited means would allow. Well polished shoes add about

as much to a man's appearance as dollars spent on anything else he wears. That fellow exemplified two things, both important: First, the value of looking the part, that is, making a good appearance; second, spending money where it counts most. The story does not tell whether he got the job or not; but, even if he didn't, he deserved it.



HOW GUELPH IS RELATED TO A RAILWAY SYSTEM

The City with the Railway Link

By

Arthur Conrad

"**M**ARK my words," once said Sir William Van Horne to a deputation of the citizens of Guelph, "the day will come when that little railway of yours will just about pay all your taxes."

The big railroad magnate referred to the Guelph Junction Railway, a short line some fifteen or sixteen miles in length, extending from the centre of the city to Guelph Junction, a point near Campbellville on the main line of the Canadian Pacific Railway. Built by the people of Guelph away back in 1887, it seems destined to fulfill Sir William's

prophecy, for last year it earned the City of Guelph over \$27,500, and year by year its earnings are increasing by leaps and bounds.

It is by no means the first or only example of a municipally-owned steam railway. The unique feature about this little railway is not that it is owned by a municipality, but that in process of time it has become a link in what is destined to become a most important feeder of a transcontinental road, viz., the Guelph and Goderich branch of the C.P.R., with all its existent and projected auxiliary lines, traversing a

rich and fertile section of old Ontario. Furthermore, when, as is not improbable, the Guelph and Goderich line is pushed eastward to Hamilton and Buffalo, its importance will be still more enhanced, for it will then become part of a through line, over which coal and other American merchandise will be carried cheaply to a large section of Western Ontario. At the present time, under the terms of its agreement with the C.P.R. every ton of freight originating on the Guelph and Goderich division, or its branches and billed to any point beyond Guelph, must pass over the Guelph Junction Railway Company's line and pay its toll to the people of Guelph.

As an inspiring example of what loyalty to the home town can accomplish, this little railway project will ever stand as a monument to the disinterested services of a group of Guelph's public-spirited sons. Possibly from this viewpoint rather than from the money-making one, the real value of the undertaking should be estimated. It required a great deal of faith, much hope and not a little charity to overcome the obstacles reared up by the opponents of the scheme in the days of its inception.

Back in the eighties, Guelph's business men conceived the idea that they would be better off with two railways in their town than with one. They already had the Grand Trunk, but they figured out, that if they could only induce the Canadian Pacific to come in, they would secure better rates and more courteous treatment all round. The latter railway had recently come into control of the Credit Valley Railway, which lay eleven miles to the south.

Before this time the Credit Valley had made overtures to the city, and, if Guelph had given them a reasonable bonus, they would undoubtedly have constructed a spur line to connect Guelph with their road, but the people of Guelph were indifferent

and let the opportunity pass by. In their very indifference at that time lay their future good fortune. Had the Credit Valley built into Guelph, there would have been no municipal railway and no fat profits for the people.

Negotiations were opened with the Canadian Pacific with the idea of securing the construction of as short a road as possible to make the connection. The projected junction point was to be Leslie's Corners (now Schaw Station), eleven miles from the city. Guelph's business men interviewed Sir William Van Horne and his associates, pointing out what an extraordinary amount of freight drifted into Guelph from points north and west and was shipped over the Grand Trunk. The C. P. R. financiers were impressed, but pointed out that, owing to the tremendous outlay in the Northwest, they had no money to spend in Ontario.

In the end a telegram from Sir William reached Colonel Macdonald, then mayor of the city, promising that, if the city would construct a branch from or near Campbellville to Guelph, the C.P.R. would extend the line to Goderich. The idea was immediately taken up.

The proposal to build was placed before the citizens of Guelph in the form of a by-law to raise \$175,000 for the purpose. There was a strenuous fight, as the opposition was strong, but the supporters of the by-law were victorious and the measure carried by a fair majority.

The Guelph Junction Railway Company's charter which had been secured in 1884 was amended in 1886 and the capital placed at \$30,000. Of this the city agreed to subscribe two-thirds, while the balance was to be taken up by ten individual shareholders, each of whom paid up ten per cent. of the amount, leaving the balance in the treasury.

To finance the construction of the road, the usual appeal was made to

the Government at Ottawa. William Bell and Thomas Gowdy, a local lumber merchant interviewed Sir John A. Macdonald, and were able to secure a bonus of \$3,000 a mile or \$45,000 in all. The City of Guelph issued debentures for \$155,000, in addition to the \$20,000 for the stock and the shareholders advanced \$1,000 among themselves. As the work of construction progressed, it was found that there was not enough money to cover the cost and a second by-law was submitted to the citizens. To the consternation of the men behind the railway, this by-law was defeated, but by urging a recount and weeding out ineligible voters, a majority was obtained and the necessary funds were secured. The railway was finally completed at a cost of \$245,133.61.

On September 11, 1888, the Canadian Pacific Railway Company leased the road for 99 years, agreeing to pay as rental 40 per cent. of the gross earnings and to keep the line in repair in every respect. They further agreed to extend the road to Goderich.

If a visitor to Guelph were desirous of interviewing the management of the road, he would be directed to a building standing just to the rear of the Post Office. Here in a small room off the entrance he would find a pleasant, soldier-like old gentleman, seated at a desk. This is Colonel Macdonald, who combines, in his person, all the duties of secretary, treasurer, solicitor, general manager, engineer, etc., of the railway. In fact, he is the company's sole employee.

From this it will be quite apparent that it does not cost Guelph very much to run its fifteen-mile railway. The average railroad accountant estimates the cost of operation of a railway at about seventy-five per cent. of the gross earnings. On the Guelph Junction Railway one per cent. would be an outside figure.

The balance, after deducting interest charges, is sheer profit.

Last year for the first time, in its history, the Guelph Junction Railway paid a dividend. Up to that time all the profits had gone towards clearing up arrears of interest. But these were all wiped off in 1909, and in addition to paying a six per cent. dividend on all paid-up stock, \$6,250 was available for reducing the debenture debt of the city. If the road continues to earn in 1910, as much proportionally as it did in the last quarter of 1909, there will be enough money received from it to pay all debenture interest and a 115 per cent. dividend on the stock besides. No wonder Guelph's tax rate is getting smaller and smaller every year. It was 12 mills in 1909, and sanguine citizens are prophesying 12 mills this year.

President F. W. Lyon, who has been the official head of the railroad for the past two years figures out that if the fifteen miles of road earn as much as the average C.P.R. mileage, viz., \$8,000 per mile, the company's share will be \$49,500. Or, if, as is not improbable, earnings should reach the average of Michigan roads, \$11,000, the company would come in for \$66,000. From which it is evident that the people of Guelph have been blessed with a wonderful piece of good fortune.

Of course, a large proportion of this success has been coincident with the completion a few years ago of the Guelph to Goderich Railway. The people of Guelph had always banked on this, but the C.P.R. were dilatory. Relations with the Grand Trunk were too friendly to warrant invading a territory in which the latter were supreme. However, the advent of the Grand Trunk Pacific into the west, changed all this, and the C.P.R. struck back promptly by proceeding rapidly with the construction of the Goderich extension. On its completion the earnings of the Guelph Junction Railway began



QUANT OLD STATION AT GUELPH

THE FIRST HOUSE IN GUELPH IS NOW USED AS A STATION. IT IS BUILT OF LOGS.

to increase rapidly. While in 1903 they stood at only \$11,342.80, in 1907 they had advanced to \$20,544.24 and they are still rising. Goderich seems destined to become a still more important lake port, and with improved harbor facilities and new elevators, it will attract a considerable proportion of the grain traffic. Then, when the Hamilton and Buffalo extension is built, and the new grain route is established, Guelph can afford to shut down all its industries, close up all its shops and sit and watch the trains going up and down its little railway.

After all is said and done, the C. P. R. made a shrewd move in going into partnership with the Royal City. Guelph factories and business houses know that when they ship by C.P.R. there is something in it for the city—and ultimately reduced taxes. Guelph citizens, when they travel to Toronto or the east, realize that 27 cents of their fare comes back to the

city. It is even recorded that a Guelph business man once returned a car-load of goods to Woodstock, because they had not come as specified by the C.P.R., and insisted that they should be re-shipped by that route.

The way in which the business men of Guelph took hold of the railway project with energy and enthusiasm, and carried it through successfully, is worth emphasizing. It was a Guelph venture in the first place, it was fathered by Guelph business men, and no outsider had any hand in it. At the head of the first Board of Directors sat William Bell, a hard-headed, shrewd far-seeing Scotchman. Around him were grouped John M. Bond, a hardware merchant, well versed in the iron and steel business; William Husband, a dry goods merchant; Thomas Gowdy, a lumberman; Col. McCrae, a prominent manufacturer; Henry Hatch, a real estate man and

Col. Macdonald, a lawyer. This was a little group, representing diverse trades and professions, but here uniting their brains and abilities for the advantage of their city.

The earlier boards were made up of the mayor of the city, two aldermen and five individual shareholders and this was the composition of the board until the year 1901, when the city began to open its eyes to the increasing value of the road. Before that time the corporation had been content to let the individual shareholders bear the brunt of the struggle. Now, when it looked as if the road would make money, it desired larger representation on the board. The act of 1901 increased the city's representation to the mayor and five aldermen and reduced the individual shareholders on the board to three.

The act also gave power to consolidate the stock, so that each share-

holder would have one fully paid-up share, instead of merely a share, one-tenth paid up. This was for the purpose of securing the transfer of the stock more readily.

The city has gradually acquired the holdings of five of the individual shareholders, giving each \$400, or four times the amount originally invested. Five shares are still outstanding and legislation is now being put through to enable the city to acquire this stock. One holder is said to be asking \$3,000 for his share, which shows how valuable the railway has become.

In many other respects Guelph occupies a unique position among Canadian cities, but it is doubtful if any of her other projects are as novel and interesting as her venture into railway building.

The Beautiful

There is a fine passage from the pen of John Ruskin, in which he rebukes a certain section of the men of his time for their indifference to the beautiful and their neglect of its elevating power. "People speak," he says, "in this working age, as if houses, and lands, and food, and raiment were alone useful, and as if sight, thought, and admiration, were all profitless. They would turn, if they had their way, themselves and their race into vegetables; men who think, as far as such can be said to think, that the meat is more than life, and the raiment than the body, who look to the earth as a stable, and to its fruit

as fodder; vinedressers and husbandmen, who love the corn they grind, and the grapes they crush, better than the gardens of the angels upon the slopes of Eden; hewers of wood and drawers of water, who think that the wood they hew and the water they draw are better than the vine forests that cover the mountains like the shadow of God, and than the great rivers that move like His eternity." To such is awarded the curse of Nebuchadnezzar, whose crown of kingship was taken from his brow, while he herded with the beasts who are blind to the beautiful and unstirred by its divine appeal.



A SON OF RENOWN By Oswald Wildridge

STRANGERS idling through the dale wondered greatly as to who David Branthwaite might be when they chanced to meet him, for he was one of the men who could not be overlooked. Many were the mistakes the wayfarers made in their efforts to classify him, but, so far as is known, not one of them ever imagined him to be the doctor. If luck was theirs, and the fact was revealed to them by a native, they left the hill-country bearing some strange stories which were apt to make the men of the towns think better of the heart of humanity. They were also given the desire for a word with David Branthwaite and a shake of the hand.

It must be confessed that in many matters of address and conduct the doctor fell short of the standard set up by the profession. We never saw him arrayed in black, save for a burying; his preference in material ran to a serviceable beaver-mixture, in cut the shooting costume met his fancy best; when he made his rounds he drove a horse shaggy as any of the mountain ponies, and we never met him without his dog, the most touselled otter-hound in the countryside. It is also on record that when he attended the quality at Dalefoot he addressed them as "Mr." and "Mrs.," and dealt with them in the tongue of the faculty; but among his own people he had a

strong liking for the dialect, and probably the happiest hours he knew were those spent by the glowing fire of a farmhouse kitchen when storm and darkness trapped him on the hills. In this way he learned many secrets, was given a glimpse of many skeletons usually hidden behind well-locked cupboard doors, and because he was a strong man and likeable he became a helper in a multitude of cases for whose treatment the lancet and the medicine bottle had no application.

Conversation on these occasions ran in grooves. Andrew Matterson had a taste for politics, and an hour with the doctor and the master of Nephgill we counted a better thing than a night in the House of Commons; at Sampson Lowther's we had theology that would have greatly astonished the bench of bishops; but up at Grayrigg the talk ever turned on the adventures of Robert Steele, the lad who acquired the secret of money-making so completely that while he was still young he had become a man of power.

One day, when Robert was beginning to make a name for himself, David drove five miles out of his way so that he might carry a newspaper to the sheep-farm on the shoulder of Great Howe; afterwards, as soon as they saw him mounting the brow, Jacob and Margaret knew that the doctor had news of their boy for them,

and those were never-to-be-forgotten moments for the doctor when he read how "the chair was taken by Mr. Robert Steele," or how "Mr. Robert Steele proposed the adoption of the balance sheet," though the greatest event of all was when he revealed to the old folks the fact that their own son has actually "addressed the Chancellor of the Exchequer on behalf of the deputation."

It was shortly after this that certain suspicions arose in the doctor's mind concerning Robert Steele, and the day after the sheep-farmer and his wife completed the greatest exploit of their lives, a surprise visit to London, he dropped in for a "crack." As a man of observation he discovered at once that the adventure had ended in disaster.

Margaret was clearly ill, Jacob confessed to feeling a "lad bit tired," but the thing that troubled the doctor most of all was that new hardness of their features and their chilling lack of response. Both of the old folks had grown like the rocks that encircle the dale.

London, they explained, was such a wearying place, it lived so quickly and made so much noise; and their weariness was the mark that London had made. Margaret felt terribly sorry for the people who were compelled to earn their bread and butter there, and she was sure that a single day's work in London must be vastly harder than a whole week of sheep-tending in the dales.

Robert? Oh, yes, he was quite well! His house? It was a wonderful house; there were none like it in the dale, except the castle at Dalefoot where his lordship lived. Yes, Robert had plenty of servants. Margaret had counted four, and she fancied there were others; and he had silverware that must be worth a fortune, and carpets as soft to the foot as the breast of Great Howe, and pictures that surely the greatest painter-men in the land must have painted. And that was all. They were both very tired, and they would never go to London again.

"And quite right, too," the doctor snapped; "you'd have been better employed if you'd gone to Tom Jenkinson's sale," and in a trice old Jacob and he were discussing the prices which Tom had obtained for his sheep and cattle, this being Branthwaite's way of giving a new turn to an undesirable conversation. He had little doubt as to what had befallen the old couple, and his suspicion became a certainty at the end of the month, when Margaret took to her bed, smitten by a malady for which medicine has no remedy. This was one of Branthwaite's hard cases; setting a bone or battling with a fever was child's play to treating a breaking heart.

"She's beating me herself," he declared, when the time for faithful dealing arrived, "and Jacob, my man, I'm not going to hide the truth from you any longer. The mistress is failing, and I'm helpless. As long as a body wants to live, it's one-half the battle, but Margaret's just letting her life go by." He laid his hand on the farmer's shoulder and looked him squarely in the face. "Jacob, I'm in the dark—she keeps what it is that ails her, and you know it as well. I'm not wanting you to tell me anything that belongs to yourselves alone; but as between man and man I'm making it plain to you that maybe your wife's life is lying in your hands, and if you can name anything that'll rouse her it's her only chance."

They were out in the croft, standing by the doctor's shabby, time-worn gig, and this was Branthwaite's last word. He was never the man to beg for a confidence or to wait for one, but as he placed his foot on the step Jacob Steele laid a detaining hand on his arm.

"Bide a minute, doctor," he said; "I'll tell you. You mustn't let her slip. I need her mair than ever. I canna face the loneliness without her. It's for the liddle she's grieving. He was all she lived for; but—he—he's slipped away; the thing that's known as pride has stolen him, and now she's



"HE WAS FRIGHTENED TO DEATH THAT ANY OF THE SERVANT BOYS SHOULD KNOW THAT THE WOMAN WITH THE OLD-FASHIONED CLOTHES AND THE MAN WHO WAS A SHEEP-FARMER WERE JUST HIS OWN FATHER AND MOTHER."

a mother without a bairn, and she seems to feel that she has nothing left that's worth living for. You'll mind hoo we were aye joking about the busyness that wouldn't give him time to come to the dale to see his father and mother, and hoo we settled to give him a grand surprise by going to London ourselves and dropping in on him just as if we'd called for a cup o' tea. We shouldn't have done it. He's done famous, has Robert, but—he's one of the men who can't stand corn. He's climbed so high that he's passed out of sight of his starting point. Man, it was terrible—a heart-break—we saw it at the very first. We had a gey hard job to get intil the house at all, for there was a silly man body who wanted to know if we'd brought cards with us, an' then he

wanted oor names, and it was bodder-some to drive it intil him that in 't dale a friend may always count on an open door, and that all he'd got to do was to tell his maister that a man and woman wanted a word with him."

"But you got your word at last?"
"Ay. We got it, Robert bundled us through intil a bonny back parlor. He was frightened to death that any of the servant folk should know that the woman with the plain speech and old-fashioned clothes, and the man who was a sheep-farmer, and looked like one, were just his own father and mother. I'll spare ye the rest. There weren't any words. We just came home. And since then Margaret's been going doon the hill. She's scorned by her can bairn, an' she isn't caring about living."

"And yerself, Jacob?"

This was one of the signs that the doctor was touched. He nearly always dropped into the dialect. Jacob Steele stared steadily away to the Pike o' Bilisco, glowing in the sunlight like an unprepared spear of gold; the doctor knew that his heart also carried a jagged wound, and that speech was hurting.

"I'm a proud man myself," he answered, at length; "and I'm thinking mine's a better mak' o' pride than the sort my lad has found among his money bags and his honors. Robert Steele had chosen his own track—and he may tread it. If the old home and the old folks and the old ways are not good enough, he may just make shift with the new ones. I've put him out of my life. That night—after we got back fra London—when I barred the door—I barred it against him for ever."

"Does Margaret ken that?"

"We've never had any secrets."

"What does she say?"

"She agrees wi' the justice of it. We both mean to be hard. There's nothing 'll ever wipe out the slight. And, doctor, there's surely a chance for her—you'll not let her slip."

"It's what ye might call a complicated case, Jacob." David's voice could be terribly dry when he chose to make it so. "I don't know that I've ever had one like it. There have been times when I've suspected the breaking of a heart, but I'm pretty certain that I've never been asked to prescribe for one that was suffering from hardness as well. Anyhow, you may count on me doing my best. It's no ordinary treatment that'll set her on her feet, and no physic; but while there's life there's hope, and I'll bid ye good-day." And with that he was up in the gig and driving out of the croft.

His next visit to Greyrigg was a long one, and, according to the things that Margaret has related, his talk had little to do with sickness or its treatment. Still, it was amazingly effective, for when Jacob came down from

the fells he found his wife sitting up in her bed, new color in her cheeks, her eyes once more ashine. She was wonderfully ready to talk; she who had been so content to lie still day after day with rarely a word upon her lips; and while Jacob marvelled at the change she began her revelation.

"I've a wicked woman"—of all the women in the dale we had none more gentle, not one more motherly—"and I've only just found it out. Like the man in the Book, I've turned my face to the wall and been ready to give up my life, but now I'm wanting to live—if only to put the crooked things straight."

Jacob laid his hand caressingly on his wife's shoulder. "Eh, my lass," he muttered brokenly. "This just caps aw—God's mighty work—an' this'll be a bit o' David Branthlet's work."

"He's spent a gey long time with me to-day"—Margaret was full of her tale—"and now I see things as plain as print. He's been telling me of a woman body somewhere—he wouldn't name no names, though I expect she's one of his patients. She's got a son who's ooe o' t' biggest wastrels on earth; he's neglected her till she's known the want o' bread, and abused her as though she'd been his worst enemy, and there's hardly one o' t' Commandments he hasn't broken; and yet, when she's had a penny to spare she's spent it in buying something for herself and she's passed it off as a present fra her son, so that the folks who kenned him when he was a hit laddie shouldn't think ill of him."

"My word, lass, but that was fine."

"Ay, wasn't it? An', Jacob, before he went the doctor asked me aboot—about our laddie. An' it wasn't so much the words he used as the queer way he banded them that set me thinking, and I've got it on my mind that the folks in the dale may be blaming Robert for the thing that's such a heartbreak to you and me. And I canna stand it. What if he is ashamed of his mother's old-fashioned ways? I can bide it. What I can't bide is

that anybody should treat his name with disrespect, or point the finger of scorn at him."

"It's oonly his wages, the thing he's earned. Didn't we agree that as a matter o' justice—"

"Ay," Margaret broke in, "we spoke in haste and pride. An' I'm not so sure aboot justice now. I'm beginning to think that when fathers and mothers have dealt with mercy they'll have neither time nor taste for justice—they can leave that to folks with harder hearts."

"And what is it you want me to do?"

There was rebellion in the tone; and while Margaret pleaded for the reopening of the door Jacob listened with his jaw tightly set, his eyes harboring an uncompromising frown. From the bedside he turned to the window, and looked with unseeing vision on the mountain heights. Memory pointed for him another picture, of that scene in London with all its black indignity, reminded him of the sacrifices of fatherhood and motherhood, and the baseness of the return. Margaret was asking more than he could grant. Time enough to relent when the prodigal came home and begged for mercy.

His mind made up, he returned to the bedside of his sick wife, and there he discovered that decision rested with the mother and not with himself. In her hand Margaret held a pair of baby shoes, holed and frayed by use and years. They were her crowning argument.

"D'ye remember them?" she whispered, a passion of love in the tone; "they are his—the first pair your money bought for him." She placed them in his hands. "Ye mind how proud you were. The little feet soon grew tired in them days. Jacob, an' ye were aye ready to hoist the bairn on your shoulders and help him on the way. He needs you yet. For the sake of the little feet that wore them, laddie—for the sake of the feet, you'll open the door?"

This was verily Margaret's hour. The triumph of mother love was complete. Handing the shoes with reverence, Jacob restored them to her keeping. "You shall have your way, wife," said he. "If Robert likes to lift the sneek, he'll find the door open, and—and I don't think it's ever been bolted yet."

With this he hurriedly left the room, but half way down the stairs inspiration checked his steps and sent him back to his wife's bedside. "I'll be away to Bransy in the morning, and ye shall have the best black silk that money can buy; an' if fowlk like to think that it's a bit present fra Robert—well, we'll just let 'em think."

II

It was a fierce winter that fell upon the country that year, and the men of the dales have marked it in big, bold lines on the calendar that memory keeps. Long before the autumn winds had made an end of their dirge, Scawfell was wearing his winter cap, and when the news came over the fells that Black Sall was blocked we knew that we were in for a hard time. Bitter were the winds that assailed us, blinding were the sheets of snow, and as the end of it all that tempest for which, when we tell of it, we have no prefix of degree. It is not known to us as "The Great Storm," but simply as "The Storm." When even the railway arches on the coast line outside the dale were filled from base to crown; when the hollow wherein Margery Bannister lived was buried so that nothing was left of Margery's cottage save the chimneys; when Robert Musgrave lost one hundred and fifty sheep; when every dyke in the lowlands was hidden, and at Burnfoot every household had to dig its way out.

As David Branthwaite drove with difficulty through the defile into which the dale narrows at its head, he could hear the shepherds at their work upon the heights gathering in the flocks which had fled to the hills. Give our



"THE CRY SEEMED TO COME FROM DOWN THERE."

mountain sheep their freedom, and they will never wait to be buried in the valley; they prefer to face the tempest on the topmost crags. Muffled and dim, the cries of men and the baying of hounds drifted down the steep fell-sides, and after a brief struggle the doctor surrendered.

"It's not a bit o' use, Meg," he bawled to his storm-battered horse; "I musn't be sitting in my gig in comfort when a helping hand may be wanted up there, so we'll just see how Jacob Steele's getting along." Half an hour later Meg was snugly housed

in Jacob's stable, and her master was hard at work rounding up the stricken flocks; and when, after the labor of hours, the last of the sheep had been penned, the doctor was fain to agree with the farmer that he "would niver win through to The Green," and that a night at Grayrigg must be his portion.

With the passing of the hours, the storm grew in fury. Shrieking, howling, roaring, the wind swept through the passes; high overhead it billowed from rock to rock with the boom of thunder, and the snow was driven be-

fore it in blinding sheets, and swirled and piled about everything that gave it hold until the drifts were built higher than the height of a man.

Seated by the wide-mouthed kitchen hearth, Margaret made a fine pretence of knitting, but her needles lay mostly idle in her lap; and, as for Jacob, he was for ever stirring about, now pacing the floor, but oftener going out into the porch to note the movements of the tempest. "I've been thinking I heard a cry across dale," he explained after a longer absence than usual, and, although he was sure it "was nowt but a shepherd call," he was off again the moment he had got the chill off his finger-tips. Almost immediately he was back again with a shout that brought his wife and Branthwaite to their feet. "It's true, doctor, it's quite true. There's some poor body out yonder in t' snaw, and I'm off to seek him."

"Ay! And I'm coming with you. This is likely to be a doctor's job." David was already wrestling with his greatcoat. "And we must have Jossy Ferguson along wi' us, and we'll give Lanty Armstrong and Ben Dodgson a call if we can get near their houses."

Heavily coated, wrapped also in thick shawls and armed with iron-pointed sticks, the three men turned speedily out into the tempest, Margaret's benediction in their ears: "I'd bid you bide if I dare—but it's a mother's bairn that needs ye—and God bring ye safely back!"

"I'm none too sure about my bearings," Jacob shouted as he whistled his two sheep-dogs across the croft, "but t' cry seemed to come fra down there!"—he pointed straight across the dale—"somewhere Birkie way. Dogs 'll be a fine help if he calls again."

It was a vain hope, however. All the world seemed to be full of sound, but it was the raving of the tempest; the clamor of distress was hushed. And the rescue also appeared to be impossible. Out on the fells the snow was piled in drifts, huge and deep and

dense, and even the winds appeared to be clouds of snow, so thickly massed were the sweeping flakes and spikes. One man on such a night would have been helpless, but foot by foot the doctor and his comrades fought their way. At the end of an hour's desperate struggle the dogs gave them a new lead; and there, under the shelter of a mighty rock, they came upon the wayfarer, over whose body the storm was spreading a winding sheet of spotless purity. Branthwaite knelt beside him. A pause of awful solemnity followed. The doctor burst into a passion of speech.

"It's you and me against death, lads. Here, Lanty, get a grip o' this bottle. Now then, the rest o' ye, give me a lift with him. We'll have him on his feet, and if we don't shake life intil him it'll not be our fault."

Now, with regard to the other happenings the farmer of Grayrigg has a somewhat hazy recollection. He remembers that many orders were given by the doctor, and that all were faithfully carried out, but the fact that has fastened itself on his mind is this—that when at last the stranger spoke he uttered the one word "Father," and that afterwards the voice of the doctor cut loud and exultant into the thunder of the storm, "Eh, man, this is mighty. It's your own laddie you've saved this night."

He is also apt to make light of that second struggle, when upon a stretcher made of coats and staves, they carried the prodigal across the breast of the fell, but never will he forget the face of his wife when her son was given back to her. "Love," said he to the doctor afterwards, "is just past telling."

Margaret met them at the door, standing outside in the driving snow. Lanty Armstrong had given her the message which David had sent so that she might be spared a harder shock. When he saw her, darkly drawn against the flood of light, the doctor roared that other message for

which she waited in trembling hope. "Ye're laddie's right, Margaret; his mother's nursing is all he wants."

Himself he was not so sure, but it was ever Branthwaite's way to beat back despair with the offer of hope until defeat could no longer be concealed. Far into the night they toiled in the old-fashioned bedroom, just the three of them, with now and again a maid showing a frightened face; the doctor with his coat off, sleeves rolled up, perspiration gleaming in beads upon his brow; the others waiting, helping, praying. Thus the new day entered, and, as the grandfather's clock downstairs struck three, Robert Steele came back from the Land of Silence.

Full of wonder, his eyes wandered from point to point. They settled at last upon his mother; he whispered her name, and then "Father." Margaret stooped and kissed him.

For a spell the room was silent as the snoots on a sultry day in June. It was a movement by the doctor that broke it, and when Robert looked on the grizzled face of David Branthwaite memory sprang into fullness of life.

"I remember now," he said. "I was coming home—and the storm beat me."

"That'll do, my laddie," the doctor growled. "You've had enough storm for one night. You may get to sleep now."

But Robert was not to be silenced so easily, even though speech was a labor. "I was coming home—it was the letter that dragged me. I couldn't stay away."

Between the father and the mother a glance of perplexity was exchanged. The doctor busied himself at the table, bending low over his task. Margaret passed her hand gently over her son's head. "We've sent you no letter, my bairn," she said.

"No. It was the doctor. I've brought it with me. I'm going to keep

it for ever. He told me he was glad I'd found wealth and fame. Afterwards he told me that my mother had been ill, but I wasn't to worry—she was doing nicely. And then—he praised me for—for the devotion I was showing by sending her such beautiful gifts. And I'd given her nothing but shame and neglect! He told me how my name was ever on your lips, yours and my father's. How through all the date I was being held up as a model of what a son ought to be. He said something besides about the saving grace of a pair of baby shoes, but I don't know what he meant. I understood all the rest—saw how you were trying to shield my name—it broke down all my empty pride. I didn't want money any longer—I wanted to look into my mother's face. I didn't want fame and the applause of men; I wanted to grip my father's hand. There was nothing else that counted. So I came home. They tried to keep me at Dalefoot, but I couldn't stay. I'd simply got to get home, and I lost the track—and now I'm going to sleep—a lad again—in my father's home."

Margaret sank upon her knees by her son's bedside, her face buried in her hands. Gently the doctor tip-toed from the room, and when Jacob followed he laid a heavy hand on the farmer's shoulder and growled a fearful threat. "Man, if ye say but one word of thanks, I'll strike ye off my list."

Still it was Jacob to whom the honor of the last word fell. "I'm not going to thank ye, David Branthwaite," he said, "for that's a thing that's beyond the power of tongues. And I'm not thinking that Margaret'll put ye to confusion, but I've warrant that for the rest of her days your name'll not be missing frae her prayers."

And as the doctor himself has since observed, "What mair can a man desire?"

Important Articles of the Month

The Troubles of Peru

THE recent alteration between the two Republics of Peru and Ecuador has given a writer in the *Saturday Review* an opportunity to say something about the oft-recurring squabbles of the Latin-American republics over their boundary lines. The fact that Canada has extensive and growing trade and financial interests in South America, coupled with a natural curiosity on the part of many people to know more about a part of the world with so romantic a history, renders a reference to this article timely.

Boundary disputes have been prevalent in South America ever since the Spanish colonies there threw off the control of the motherland and set up their own governments. Before that time, the colonies, owing allegiance to the one sovereign, did not need to bother about boundaries. But now that Chile and Peru and Ecuador have become separate entities it matters very much where one begins and another leaves off. Now that tracts formerly unexplored are found to be rich in timber, rubber or nitrates, it matters even more.

Peru has had her troubles all along. Many will yet remember the war of 1819 when, in alliance with Bolivia, Peru fought Chile by land and sea. My sea fight was memorable. It was a first encounter between ironclads, and the story of the Peruvian turret-ship "Huascar" and how she put up a gallant and hopeless fight against two of the enemy is a story to remember. The allies were completely beaten in the end, and Lima was occupied. Then came the

treaty by which Tacna and Arica, the frontier provinces between Chile and Peru, were ceded in occupation to Chile for ten years. This was the beginning of the Tacna-Arica question—one of the important factors in the position of Peru to-day. At the end of the ten years for which she was to retain the provinces, Chile was bound under the treaty to hold a plebiscite of their inhabitants. The people were to be allowed to say to which country they wished definitely to belong. The plebiscite has not yet been taken. Chile has no intention of letting go her hold upon Tacna and Arica. For one thing the provinces are rich in nitrates—still a great source of wealth in spite of artificial manures. Moreover, Tacna and Arica are the Alsace and Lorraine of Latin America. The question is now a national one. Peru is as unwilling to recognize Chile's occupation of Tacna and Arica as France is to recognize the conquest of Alsace and Lorraine; and Chile will be so more ready to give up what she holds than will Germany. Chile has wilfully delayed the plebiscite. The work of education in those parts is not yet complete, and the time not yet ripe to turn occupation into sovereignty. Meanwhile she has taken care that the education of the provinces shall be in the Chilean way. The Peruvian priests have had to go. The Government dug out some ancient legislation that would not admit of their staying. They were turned away not because Chile has any particular quarrel with the Church, but because those to whom the people listen must preach Chile and not Peru. Chile means to hold fast, and has already, by delaying the people's vote and exercising sovereign rights in virtue of mere occupation, practically broken the treaty that let her in. Her excuse is that in Latin American treaties are interpreted very much according to the relative strength of the parties. If Peru were as strong as Chile, the interpretation would have been the other way. As it happens Chile is strong enough to be the party morally in the wrong.

The conduct of affairs between Chile and Peru is mainly of interest because of its possible bearing on the recent trouble between Peru and Ecuador. Here again the flare-up was due to a boundary dispute, which has been going on for eighty years. Three years ago King Alfonso of Spain was asked to arbitrate and his report is expected soon. The delay has been found unbearable by Ecuador—hence the threatened resort to arms. However, it is likely that King Alfonso's award will be accepted by both parties, when it is made.

But the position is interesting and even exciting, because of the way in which the Tacna-Arica question crosses it. The diplomacy of Chile is never quiet, and, should anything go wrong between Peru and Ecuador, Chile will let slip no chance to improve her position. Chile is officially the friend of Ecuador, and might even be expected to assist her. But what if Chile seized the occasion for a deal? Suppose that Chile said to Peru: We will help to settle your difficulty with Ecuador provided that you acknowledge the fact accomplished in Tacna and Arica. Would Peru be will-

ing to pocket sentiment for a real advantage? The dispute with Ecuador touches a tract of country in the upper waters of the Amazon rich in rubber and timber. It would make a splendid compensation to Peru for the loss of her Southern provinces. A Peruvian Cabinet would probably jump at the deal. What the Peruvian people say is another matter. Peruvian sentiment is fiercely opposed to allowing Chile to raise her occupation of Tacna and Arica into sovereignty. Even so, the nation might not refuse this chance of peace with honor—honor saved by the doctrine of compensation.

Whatever happens, it will be Chile which will undoubtedly benefit. It is the dominant power to-day in South America. She has the best army and the strongest national spirit. With her temperate climate, her people have grown harder, more active and more consistent in their aims than any of the other republics. If it is to her advantage she will break her official friendship with Ecuador as cheerfully as she has broken her treaty with Peru.

The Great Rubber Boom

The London Stock Exchange has this spring been the scene of a remarkable boom in the shares of rubber companies—the like of which has not been witnessed since the Kafir boom of 1895. A year ago the rubber market on the Exchange was small and unostentatious. It has now for some weeks been the centre of the wildest interest and excitement, thronged by mobs of men trying to execute orders, shouting and shrieking like maniacs.

Like the South Sea Bubble, the rubber boom has attracted gamblers in every walk of life, among all sorts and conditions of men and women. The classical case is that of the nursemaid who gave an office-boy thirty shillings to buy rub-

ber shares. The small folk have been cunningly enticed by new rubber-planting companies with two-shilling shares, and doubtless thousands of tiny fortunes have been made on paper. Brokers and jobbers, at any rate, have accumulated money at a great pace. A broker's office early last week, wrote a stock Exchange correspondent of the "Economist," was no place for the casual caller, and jobbers thought themselves happy if they got so much as a sandwich between men in the morning and five at night. "The market itself was sheer Bedlam. Brokers over and over again abandoned the attempt to deal, and wrote down for their orders for jobbers to execute. The jobbers, making money at the rate of one to five pounds per minute, drove frantically into the crowd, and made prices gaily in shares of which they scarcely knew the name." It may be observed that a day or two later, when a small slump occurred on profit-

taking, many of the jobbers remained at bench all day, and some of the shares, which had been booming, became almost unobtainable.

Quoting the late Sir Robert Giffen, a writer in the London *Nation* gives the following terse explanation of the boom.

"We have to do with something that reminds one of the great speculative manias of former times. The price of rubber itself, the foundation of the speculation, has risen from about 3s. per pound the price a few years ago, to something between 8s. and 9s. per pound, with no sign as yet of a setback. The reasons for the advance are, on the one hand, the large and increasing demand for rubber for many different purposes, among which rubber tires for motors are a prominent, but by no means the only demand; and, on the other hand, the difficulty of increasing the supply quickly, as it takes a few years to bring a rubber plantation into productiveness after being started. There are accordingly all the materials for a speculative mania."

Figures illustrating the extent of the rise in rubber shares are supplied. The most notable advance occurred in Kuala Lumpur, which jumped from 1½ in April, 1900, to 6½ at the end of January and 12½ at the end of March. But, says the writer, "It is almost certain that in a few weeks or months most of the new plantations—which cannot yield rubber for five or six years—will see their shares fall as

rapidly as they have risen. This is the way of all speculative fevers."

The *Nation*, which by the way is strongly Liberal in its views, concludes the article with a little political reference, showing to what an extent politics dominate the English press to-day.

Perhaps the oddest feature of this almost unprecedented affair hinging as much as it does to the Stock Exchange mill is that it has taken place under the sign of Mr. Lloyd George. If only it had been someone else—absolutely, it could have been a Tariff Reform Chancellor of the Exchequer—what idyllic would have ensued! What paeans in the "Express," what puff in the "Mail," what panegyrics in the "Times!" He would have been feted and glorified. His portrait would have been sold in Throgmorton Street. His statuette would have been seen in the hall of every City magnate. Instead of being ruined by the Budget, the city has been reaping a golden harvest. The clerk suddenly finds himself in unexampled demand. The salaries of this poor, neglected class are rising rapidly. Even the unemployables are being employed. Politics are ignored. The Budget is forgotten. The cry of the House of Lords is addressed to deaf ears. Once again the decline of England under its effete fiscal system has been miraculously arrested. And Tariff Reformers, who see their cause shipwrecked and the House of Commons and other signs of expanding prosperity, shake their heads helpfully and cry, "Fire upon these good wares!"

Color-Blindness and Its Dangers

A most interesting descriptive article on the subject of color-blindness has been contributed to the *Strand Magazine* by Dr. F. W. Elridge-Green, a noted authority on the subject. Dr. Green first gives some instances of color-blindness in order to show just how it affects people.

He refers to Dalton, the great chemist, who was a Quaker and very simple in his mode of life. Dalton was to be presented at Court and was required to wear the scarlet robe of a

Doctor of Civil Laws. It was known that bright colors were objectionable to him and for a time it seemed that there would be difficulty in persuading him to wear it. Luckily it was recalled that Dalton was afflicted with a peculiar color-blindness (which now bears his name) and that to him the robe had no extraordinary appearance. He wore it at Court without being conscious of its vivid color.

A color-blind man bought trousers of red cloth on one occasion and green on

another, under the impression that they were brown. He had to have them dyed before he could use them.

A well-known scientist who often plays golf with me finds difficulty in recognizing the red golf flags until he is near them. They appear as black to him, when they are the brightest objects in the whole landscape to me. He can pass the official test as easily as a normal-sighted person, but fails when examined with my lantern; but this is a point to which I shall return later. It will be noticed that this is a different variety of color-blindness from Dalton's. This defective perception of red corresponds to those who are unable to hear very low notes on the organ. It is quite distinct from the color-blindness in which colors are confused because no difference is seen between them. The reader can ascertain for himself whether he is afflicted with this particular kind of color-blindness by noticing whether he can see red signal lights, golf flags, cherries on a tree, or other red objects at so great a distance as other persons.

A tailor sent home a scarlet waistcoat with green buttons instead of red. A man wrote to me half in red ink and half in black ink under the impression that the whole letter was written in black ink.

Dr. Green notes that the percentage of color-blind women is very much smaller than of men. Men seem to vary much more than women. Whilst red-green blindness, which is common amongst men, is comparatively rare in women, the slighter varieties are quite common. With the exception of musicians, Dr. Green has not found any particular class of persons in whom color-blindness is more frequent than in others. Among musicians it seems very prevalent.

Dr. Green next proceeds to explain the cause of color-blindness.

Light is caused by very small waves, which are similar to those of the sea. These are light waves of different magnitudes; they differ from each other as a big wave on the sea differs from a small wave on a pond. The largest waves give rise to the sensation of red, the smallest to violet.

If we look at a rainbow, or the solar spectrum produced by a prism, we see the waves arranged in a regular series—red, orange, yellow, green, blue, and violet. We also know that there are larger waves below the red and

smaller waves above the violet, but these are invisible to the eye.

Persons possessing very acute color perception can recognize seven colors in the spectrum, but I have never met with a person who could see more than that number. Therefore, though there are millions of waves, each differing, we can only see six, or at most seven, definite points of difference.

I have alluded to the fact that below the red and above the violet there are other waves of a similar character, but invisible to the eye. Therefore, expect that people would differ as to the points where they first recognized color, just as they differ in their ability to recognize very low and very high notes. This is the case; whilst one person will see the whole of the red (or the violet) in the rainbow, another will only see half of it, the remainder being totally invisible. In other cases the visible spectrum commences at the orange. A person of this kind will look at a light, which is simply blinding in its intensity, and declare that the room is absolutely dark.

It is obvious that a man who cannot see a red light at all is not fit to guide a vessel, when it is by the recognition of the red lights of other boats that collisions are avoided.

The second class of the color-blind are those who see five or less colors in the spectrum instead of six. In the first degree of color-blindness, five instead of six distinct colors are seen, orange having disappeared as a definite color. In the next degree only four colors are seen, blue being no longer recognized as a distinct color. Persons included in the above two degrees may, for all practical purposes, be regarded as normal-sighted.

In the next degree three colors only are seen. Yellow is not recognized as a definite color; it is called "greenish red." A person belonging to this class of the color-blind told me that a red clover field in full blossom had to him an exactly similar appearance to the yellow of the spectrum.

The green disappears in the next degree, only two colors being seen in the spectrum or rainbow. Less and less difference is seen between any part of the spectrum, in increasing degrees of color-blindness, until only the ends of the spectrum are recognized as being different.

Finally, the spectrum appears as one uniform color, the individual being totally color-blind.

Dr. Green's classification of the color-blind according to the number

of colors they see in the spectrum follows.

(i.) Those who see five colors make mistakes with regard to orange. They regard it as a reddish yellow.

(ii.) Those who see four colors regard blue as a greenish violet, and call it violet or green, according to its proximity to one of these colors.

(iii.) Those who see three colors never confuse their fundamental colors, red, green, and violet. Yellows are mistaken for reds, or greens, and blues for greens or violets. Purple in which red predominates are classified with reds; those in which violet is in excess, with violets. Persons belonging to this class are dangerously color-blind, notwithstanding this they nearly always pass the tests in general use.

(iv.) Those who see only two colors in the spectrum form the class of the ordinary red-green blind. Nearly all the recorded cases belong to this class. Bright red and green are mistaken; a soldier will lose his scarlet coat on the green grass; the color of a carrot or the glow of a fire is not distinguished from green. Only a slight difference is seen between reds, oranges, yellows, and greens.

The application of all this to everyday life is a serious question. When four per cent. of the male population are dangerously color-blind, it becomes absolutely necessary to exclude them from occupations where perfect color perception is needed.

How to Sleep Out Doors

An enthusiastic advocate of out-of-door sleeping in all weathers and under all conditions—Bailey Millard—writes on how to do it in the *Technical World Magazine*. City life, with its sedentary occupations, is degenerating the race and in out-of-door sleeping Mr. Millard sees a practical remedy for it.

One chilly evening up at Lake Hopatcong, in the New Jersey highlands, a number of people were loitering about in the hotel sitting-room before a big blazing log fire. Edwin Markham, author of "The Man with the Hoe," was there, talking poetry with some literary-minded new-comers.

"Well, it's about bedtime," said one pale city man, "and a mighty cold night, too. This is the kind of night when I pity those who have to sleep outside."

"Pity me then," said Markham.

"Why so?" said the man curiously.

"You don't have to sleep out, do you, Mr. Markham?"

"No; I don't have to," was the poet's quiet reply. "But I do." Then he explained that during his annual six months' stay up at the lake he always slept out on the open veranda of his cottage, no matter what the weather.

"Quite a good many do that nowadays, you know," said Markham. "It

seems that people are just beginning to discover that they have lungs and that their lungs have to be fed as well as their stomachs."

Yes, a good many people are discovering that it pays to sleep out of doors and the pity of it is that so many have waited until they have no lungs to speak of before making the discovery. But now in this year nineteen hundred and ten there is what I came near calling a wave of interest in outdoor sleeping, but perhaps it may be only a wavelet. In certain communities this wavelet has rolled up into a sort of tidal wave, and it is spreading out and rolling higher month by month, so that in the course of time it will doubtless become a strong, husky breaker that shall sweep away our indoor maidens. For where outdoor sleeping has once become a fad it soon becomes a fixed habit. No one who has thoroughly enjoyed his bed in the open, night after night and summer and winter, ever willingly relinquishes it and is generally eager to get back to it. And here are some of the reasons:

The sweet feeling of naturalness and bodily well-being.

Freedom from insomnia, for which outdoor sleeping is an absolute specific.

The wonderfully recuperative and vitalizing processes of which one quickly reaps the benefit, even though at first badly run down in physique.

The consciousness of escape from conditions that hamper if they do not actually threaten human life.

Immunity from colds and the diseases they engender.

Mr. Millard believes that among the people who sleep out doors are to be found the happiest people in the world—happiest because their nerves are steadiest, because they have more physical resistance to heat and cold and, most of all, because night after night they revel in that large elemental joy, that real animal content, which the shepherds of the hills know when they lie down beside their flocks.

Sleeping balconies are easily arranged. For \$300 or \$500 you may build an upper story on your back porch, roof it over, screen the sides and have canvas curtains to let down when it rains or blows too hard. Most sleeping balconies are boarded up all around about three feet from the floor, so as to shut out the view of one's airy bed from the window across the way. The dressing and undressing are usually done in an inside room, so as not to make them a neighborhood affair, and also to prevent undue exposure to cold in the winter time.

Those who have sought to cut down the expenses of their sleeping balconies have in some cases made them just large enough for the bed and which they crawl from a door or window, and still others have resorted to a device known as a window tent, which is so arranged that the bed may sit beside an open window

and the upper part of the couch be covered by the tent which fits tightly against the eavesment at one end and does not admit the cold air to the rest of the bedroom. In this way many sleep out of doors in their own bedchamber and get the full benefit of the pure outside air summer and winter.

Fresh-air tubes running from the window to the head of the bed and fitting tightly down all about it, are also employed. These tubes are of canvas and are about the diameter of an apple-barrel. They may be made of a length to admit of placing the bed in any desired position in the room.

The window tents and tubes are easily constructed by any amateur carpenter who can stretch canvas over a wooden frame and tack it down, and it is surprising that, considering their cheapness, more run-down, nervous people do not avail themselves of this opportunity for vital renovation and recuperation. For the nerves there is nothing like the open air, especially the cold air of winter, which all medical men agree is the best tonic known and the most powerful of all home-building agents.

One advantage of out-of-door sleeping pointed out by Mr. Millard is that thereby the number of sleeping hours may be reduced. Six or seven hours sleep outside is the equivalent of a much longer period in-doors. The coming of summer should give many people an opportunity to commence a delightful and beneficial habit.

Shadowing the World's Rulers

Some interesting side-lights on the way in which monarchs are carefully guarded by detectives and secret service men are to be found in an article by a veteran diplomatist appearing in the *New York Times*. While pictures are published and stories are told of rulers who have gone about unguarded, it is absolutely certain that monarchs and even royal persons of minor rank are never beyond the ken of the police. In this connection a story is told by M. Paoli, who was for twenty-five years entrusted by the French

Government with the guardianship of royal visitors to the country.

On one occasion at Cannes, the late Empress of Austria—it was only a few weeks before her assassination at Geneva—entered from a long walk in the neighborhood, and, meeting Paoli at the entrance of the hotel, boasted of having for once managed to elude his "l'ennemi," and then to prove to him how superfluous were his precautions, described to him her trip, and how it had been entirely free from any molestation, and what an interesting talk she had had with an old road-mender whom she had encountered at his work, and with whom

she had stopped for a few minutes to chat.

Paoli did not tell her what he has since revealed in his memoirs, that the road-mender in question was one of his cleverest men, who, with several others, had never left the Empress out of their sight from the time that she left the hotel until she returned from her walk.

King Alfonso is one of the most difficult monarchs in the world to watch, as he is very restless and quick in his movements. Detectives assigned to guard him when on a visit to England or France are left in a complete state of exhaustion by the time his stay is over. Pictures of King Edward often disclose him apparently unprotected in the midst of throngs of people.

A photograph familiar to most of the readers of the *Times* is that portraying Edward VII. just after winning his last Derby and watching his horse being brought in. He is standing on the racetrack, with an immense crowd surging around him, a crowd in which his son, the Prince of Wales, Lord Marcus Beresford, Prince Frank of Teck, and those with him were almost entirely swallowed up.

He seems wholly without protection, yet of the populace around him, possibly a score of those nearest to him, perhaps even some of those who are patting him familiarly on the back, as if these themselves with enthusiasm, are picked men from Scotland Yard.

The most successful protection work is that which is entirely unknown by the very people for whose sake it is undertaken. Not a week passes without the arrest of individuals, mostly cranks, for offences connected with royal personages, not a word of which ever reaches the ear-either of the latter or of the public.

Madmen and mad women, without number, endeavor to obtain interviews with the sovereign, or with his consort by either calling at the royal residences or by trying to waylay the Anointed of the Lord when they are walking or driving out.

The male cranks are mostly in love with the monarch's consort and profess to be her son or husband, while the women either allege that they are the daughters or sisters of her Majesty, or else that they have been secretly married to the ruler, or to his heir-apparent.

Then, too, there are any number of crazy inventors, authors and poets, who are determined to attract royal attention to their unappreciated genius. Besides these there are the homicidal fanatics, male and female, of whom there are such an alarming number at large.

Finally there are the notoriety-seeking, fanatic Anarchists, who believe that they can serve their "cause" and win lasting fame by assassinating the occupants of some throne.

It is for the purpose of protecting royalty from encounters with people such as these that the detectives are ever on the watch, from the moment that their wards leave their palaces until they return. Whenever it is possible to secure information in advance of the itinerary of the royal personage the itinerant police in plain clothes take up their station at various points along the route and do not hesitate to quietly arrest at once and to remove without fuss any stranger whose actions and appearance are in any way suspicious.

The people thus taken into custody, if aliens, are deported; if natives, are warned out of the district, and if cranks are consigned to the State or county asylum for the insane for observation.

It is naturally to be expected that the guardians of royal persons come into the possession of secrets about their lives, which, if put to use, might prove compromising. There are in France at the present time, certain politicians and former officials, who are immune from punishment for crimes committed, solely because they are in possession of secrets secured through the detective police involving the lives of the great.

A notable instance in point is that of Daniel Wilson, whose shameful complicity in the Legion of Honor scandals, that brought about the downfall of his father-in-law, Jules Grevy, from the Presidency of the Republic, remaining unpunished, though his accomplices were sentenced to long terms of imprisonment.

Moreover, some years ago, a lawsuit at Munich between Baroness Irma von Schmalder and Herr von Mallier, former Minister of Public Worship, resulted in bringing to light the fact, printed in all the Bavarian newspapers at the time, that while the Police Chief had avowed himself the pretext of providing for the safety of the members of the reigning family by means of a specially organized corps of detectives, to subject all the Princesses and Princesses of the

royal house to the most searching system of espionage, keeping track of their associations, their entanglements, their habits, their shortcomings and, above all, what the French euphemistically describe as their "petit vices."

It appeared from the correspondence, some of which was reproduced by the newspapers in facsimile, that Herr von Mueller did this with the object of possessing himself of such compromising secrets as to render himself safe from disgrace and dismissal, and his astonishing promotion to the post of Cabinet Minister, at the head of the Department of

Public Ownership, for which he was in no sense fitted by his mode of life, his education, his antecedents, and his birth, was ascribed, not without some show of reason, to the fact that he had been able to turn to account the useful information obtained while Chief of Police.

All rulers do not lead such wholly blameless lives as that of the late Queen Victoria, and it is easy to understand under the circumstances, that there are a number of reasons why they should find it "very irksome" to be "constantly watched."

Germany's Incomparable Cities

"I know of no cities in the modern world which compare with those which have arisen in Germany during the past twenty years." Thus Frederic C. Howe begins a notable article on "City Building in Germany" in *Scribner's Magazine*. The bigness of vision, boldness of execution, and far-sighted outlook on the future of the Germans impressed him tremendously.

Germany is building her cities as Bismarck perfected the army before Sadowa and Sedan; as the Empire is building its war-ships and merchant-men; as she develops her waterways and educational systems. In city building, as in other matters, all science is the hand-maiden of politics. The engineer and the architect, the artist and the expert in hygiene are alike called upon to contribute to the city's making. The German cities are thinking of to-morrow as well as of to-day, of the generation to follow as well as the generation that is now upon the stage. Germany alone sees the city as the centre of the civilization of the future, and Germany alone is building her cities so as to make them contribute to the happiness, health, and well-being of the people. This seems to be the primary consideration. And it is unique in the modern world.

The Kaiser and his ministers have been studying the problem of city life. They realize that forty-nine per cent. of the people are living in towns, while the percentage living in cities

of over one hundred thousand has increased fifty per cent. in ten years' time. Poverty has been on the increase and slum life is imperilling the stamina of the people. These hindrances must be removed and the city be made to serve rather than impair human life.

City building has been converted into a science and a school has been opened in Berlin devoted to the subject. An exhibition of town planning and city building will be held this year and there are already numerous textbooks on the market.

In building the German city, construction begins at the bottom. Believing that the land itself is the controlling influence on city life, the city controls it in the first place.

It does it through ownership, through taxation, and through regulation. The American city is impotent before the owner and the builder, the skyscraper and the tenement owner. It can take but little thought of the morrow. It cannot subordinate the private to the public, elevate the beautiful above the ugly, or give a thought beyond the immediate necessities of today. Not until some calamity or urgent necessity strikes horror or death to the community does the State permit the city to deal with the abuses which imperil the life of the community.

This paramountcy of private property does not exist in Germany. Humanity is first. The city enjoys some of the sovereignty of the Empire. It can pro-

mote the beautiful. It can destroy the ugly. It can protect its poor. It can educate as it wills. It can plan for the future. It can have city dreams. And the German city has dreams, dreams which are fast being visualized. The German burgomasters are laying the foundations of the city of to-morrow as an architect lays the foundations of a forty-story skyscraper or the designers of a World's Fair plan his play-city far in advance of its excavation.

German architects saw the obvious. They saw that the city would grow as it was in the past. So they enclosed its boundaries. They assigned suburban land. The present area of Dusseldorf, with its 300,000 people, is 29,000 acres; of Cologne with a population of 438,700 is 28,500; of Frankfurt, with a population of 330,000, is 33,200. Having enlarged its area the city was in a position to control its development, to plan for its building. It called in its architects and its engineers or it sent to a neighboring university for an expert. The plan is made of the surrounding territory, of the topography of the land, the natural advantages, the proximity to the railways, and the probable uses to which the region will be put. The prevailing winds are studied, and factors are permitted to locate in certain proscribed areas. In some cities they are excluded from the business and residence sections altogether. If the neighborhood is suited for manufacturing, it is dedicated to industrial use. If it is a worker-class quarter, the streets and markings are adjusted to worker-men's homes. If it is suited for homes of a more exclusive sort, the plan is upon a more elaborate scale.

Streets, boulevards, parks, open spaces and sites for public buildings are laid out far in advance of the city's growth, and owners of land must conform to the city's plans. There can be no wild-cat speculation, no cheap and narrow streets, no jerry-building.

The rectangular arrangement of streets has been generally abandoned and irregularity has been substituted. Curves and parabolas are favorite lines.

This same far-sighted wisdom, which plans boulevards, streets, and open spaces far in advance of the city's needs, characterizes the workmanlike of the streets as well. A large area is undertaken at once. The city is not made to conform to the grade of the district. The district is made to conform to the grade of the city. There are great areas of from one-half to a

mile square in which a fill was required of from eight to fifteen feet. Tracks are laid from the neighboring railway to make the fill, and the streets are constructed high in the air. Sewers are not of the temporary creek type. They are adequate for a century to come. Gas, water, telephone, and electric mains are laid at the same time and connections made to the curb.

The sewer is in the centre of the street, but the gas, water, electric light, telephone, and other conduits are usually placed under the sidewalks close up to the building line. It is not necessary to close the streets and tear up the pavement in order to get access to them. Once completed, the streets need never be disturbed. All this work is done by the city.

Beauty is promoted in small things as well as great. Bill-boards are prohibited. Business signs are of an inoffensive sort. There are no telegraph or telephone wires overhead. Every bit of water is jealously preserved and developed, whether it be an old moat, an inland lake, a little stream or a river front. Water frontage is deemed a priceless possession and it has proved so to a dozen cities.

Dusseldorf owns the river bank for three or four miles. Up to a few years ago the river frontage was but little used. Much of it was marsh land. This the city reclaimed. Here its architects laid out a broad esplanade and parkway. It is flanked with an Art Exhibition building and public buildings. Upon the water front are landing stages for passenger boats, racing clubs, and light commercial pleasure. The whole river is destined to permit the use of river for traffic as well as for pleasure.

In America water fronts are dedicated to one thing or the other. If they are used for business purposes they have no value for pleasure. Beauty is ignored. This is not true in Germany. Business is made to adjust itself to art, pleasure, recreation, and use by the whole community. The harbor area in Dusseldorf is more than a mile in length. It is divided into great basins for various kinds of freight. There is one for coal, another for lumber, another for grain, another for petroleum, another for general merchandise. The confusion and no dirt. Tracks are laid along the embankments in connection with the railways and the street-railway systems. There are hoisting devices, equipped with the latest electrical and hydraulic machinery, for the erections having

of every kind of freight. This is all done by the city and owned by it. It is all as complete and symmetrical as a machine, and the cost of transhipment is reduced to a minimum. Here are erected warehouses, elevators, and storehouses, all connected with one another by rail. The docks of a German city are great terminal systems equipped with every convenience for even the smallest shipper. By virtue of these works the trade of Düsseldorf increased three hundred per cent. in ten years' time. And within a very short time the improvement will yield a profit from out the rentals of the enterprise.

The controlling influence of the land is the basis of all success in city building. Some cities have become great landlords.

Frankfort with a population of less than four hundred thousand owns 12,800 acres of land within its boundaries and 5,800 acres without. Within the past ten years the city has expended

\$50,000,000 in the purchase of land alone. The land which it owns is almost exactly equal to the area occupied by the cities of Pittsburgh or Baltimore, and which have a considerably greater population. Cologne owns fifteen and a half square miles, exclusive of many open spaces. The town of Bremen, with a population about the size of Cleveland, Ohio, owns twenty square miles of land or 12,800 acres. But Berlin is the greatest landlord of them all. That city owns 39,000 acres, mostly outside of the city, while Munich owns 13,920 acres and Strasbourg 12,000 acres. German cities also possess great forests. They are constantly adding to their possessions. There are, in fact, 1,500 smaller towns and villages in Germany which derive so much revenue from the lands which they own that they are free from all local taxes. Five hundred of these communities are not only free from all local taxes, but are able to declare a dividend of from \$25 to \$100 a year to each citizen. It is his share of the surplus earnings of the common lands.

The Kingdom of Canada

It may not be generally known that, at the time of the passage of the British North America Act, serious consideration was given to a proposal to call Canada a Kingdom. The idea was discussed at length, but Lord Derby, at that time Britain's Foreign Minister, opposed it on the ground that the name "would wound the susceptibilities of the Yankees."

Sir Lewis Tupper has come forward in the British Empire Review with a similar proposal, viz., that at the time H.R.H. the Prince of Wales opens the first Parliament of South Africa, he should be empowered to proclaim that all the self-governing portions of the Empire should henceforth be known as Kingdoms.

A terminological ambiguity is caused by naming the over-seas dominions by different names. The anomaly leads to unnecessary verbiage or to the technical error of referring to all the parts as Dominions.

To recognize the new or coming nations as kingdoms would make no con-

stitutional change, and would tend, not as might be superficially conjectured to separate, but to closer union. As I have implied, these nations already have a King. To proclaim them Kingdoms would strengthen a powerful force of cohesion, because it would emphasize the accepted fact of allegiance to one Crown, itself a symbol of the unity of Empire. If we look abroad, we see that Bavaria, Saxony, Württemberg, Prussia herself, are all joined in the "eternal union for the protection of the realm and the care of the welfare of the German people," though each of these is itself a Kingdom. Of course, no one would suggest that the dignity and style of a Kingdom should be conferred except with the free and full assent of the community concerned. Nor would anyone, whose opinion upon such a point is of any value, suppose that any Dominion would desire to set up a King of its own. The alternative to allegiance to the British Crown would be a Republic. But if assent to the style of a Kingdom—to be ascertained with delicacy and in confidence—were full and free, this would be a surprising sign that there was no wish to quit the British Empire and establish independent Republics. Moreover the grant of the dignity would be a gracious recognition of the services rendered by our friends in the South African

War; and, in the case of those who were then our enemies, would set a royal seal of amity and trust upon the written constitutions lately completed.

No doubt it would be necessary to pass a short Act, declaring that references to the Dominion or Commonwealth

or Union, as the case might be, should be construed, when the case so required, as references to the Kingdom. This is not to be regretted, for the necessity would assure that the British Parliament, as representing the people of those islands, should pronounce its verdict on the alteration.

Afternoon Tea with the Queen

The most informal of all forms of royal entertainment in England according to a writer in *M.A.P.* is afternoon tea at Buckingham Palace.

It is served, on ordinary occasions, in the Queen's boudoir in her Majesty's personal apartments, unless the party is exceptionally large, when it is served in the beautiful apartment known as the white-room, but which is really a drawing-room.

The Queen, during the London season, invites at regular intervals a few favored friends to afternoon tea; the invitations are written by her Majesty, and guests are "asked" to come, and not "commanded," as is usual in an ordinary invitation from Royalty; though, of course, a lady honored with an invitation from her Majesty regards it in the light of a command.

Guests are asked to come at half-past four, and are expected to arrive punctually. If the Queen is present when a guest arrives, the latter outstays to her Majesty, and is then asked to sit down by one of the ladies-in-waiting. But, as a general rule, the Queen does not come into the room until her guests have assembled. All rise and outstay when her Majesty enters the apartment, but beyond that necessary mark of respect to the Sovereign's Consort, there is no ceremony.

If the guests are quite few, the Queen shakes hands with each, but, if there are more than three or four present, her Majesty simply bows before she sits down.

Tea is served by two grooms of the chambers. The service generally used is of Sevres china that belongs to the King's Sevres collection, the bulk of which is at Windsor Castle. The teapot, sugar-bowls, and cream-lugs are of the Georgian silver, and are very massive in design. When only two or three friends of her Majesty are present, the Queen sometimes pours out tea herself, but more commonly this office is performed by a lady-in-waiting, and the tea and

cakes are handed to the guests by two other of her Majesty's ladies.

Servants are not called upon to wait when tea is served in the Queen's personal apartments. In the summer months her Majesty sometimes has tea in the gardens at Buckingham Palace, in the afternoon. On such occasions the guests are rather more numerous, and the meal more elaborate, iced, strawberries and cream and champagne cup being served with it, and the Royal servants are, of course, in attendance.

When the Princess of Wales or other members of the Royal Family are asked to afternoon tea, the guests are always limited to members of the Household and the wives of Ambassadors. Her Majesty occasionally joins the Queen's guests, but the Sovereign's presence makes no difference in the informal character of the gathering; the guests rise and outstay when the King enters, but do not remain standing.

Of course, her Majesty's guests at afternoon tea are all in the immediate entourage of Her Majesty, and therefore familiar with the atmosphere of the Court, and there is no more awkwardness or restraint among them than there would be at a small gathering of intimate friends in any degree of society. At these exclusive little entertainments her Majesty talks quite freely about the doings of the Court and her plans for the immediate future, and she likes to hear from her friends any news of the doings of private society.

Sometimes the Queen's guests will learn from her Majesty of a coming Royal visit, or possibly a Royal engagement, long before the news is officially announced to the public. Naturally, all such information is imparted in confidence, and it would be as well to say as grave a breach of honor as it would be for a member of the Government to divulge a Cabinet secret. The secrets of the Cabinet are, indeed, not more jealously guarded than the secrets of the Court, both are known to several people

BUSY MAN'S MAGAZINE

but they practically never leak out before the proper time.

Her Majesty is occasionally entertained to afternoon tea by some of her intimate friends. On such occasions the Queen's hostess must deny herself to all

other callers, with the exception of members of the Royal Family, whilst the Queen is with her. If other callers happen to be in the room when the Queen arrives, it is etiquette for them at once to take leave of their hostess.

The Ireland of To-Day

W. T. Stead, the noted English journalist, has been paying a short visit to Ireland and in an article in the *Review of Reviews* he contrasts present-day conditions there with those twenty-five years ago when he first set foot on Irish soil. At that time Ireland was in the throes of a fierce class war and politics dominated everything. The castle and the prison were the outstanding features of the Irish landscape.

To-day everything has been transformed. In my brief stay in Dublin I did not hear anyone speak of the Castle and there was no prison to be visited in good. Peace has replaced war, and the only outstanding grievance was the complaint that the predominant partner had forced upon Ireland a far too liberal scale of old-age pensions. The old distasteful Erin had vanished, and in its place there was a new Ireland, full of hope and energy and self-reliance. Never, I was assured on every side, had Ireland been so prosperous, her soil so well tilled, her prisons so empty, her people so contented. It was indeed worth a far longer journey than from Euston to the North Wall to see with one's own eyes so marvellous and so head-on a transformation.

To the Agricultural Department, Mr. Stead attributes much of the improvement. The department is the concrete institutional recognition of the fact that Ireland is a great farm. To Lady Aberdeen he gives great credit for the energy and enthusiasm with which she has undertaken the task of reviving and extending the ancient industries of the rural districts.

And behind and beneath all these has been the great agrarian revolution

which has bought out the landlords and converted 800,000 tenants into landed proprietors. John Bright was one of the first to indicate this as the only royal road to the settlement of the land question. We have reached it by a devious road, nor have we even yet attained the goal. But we are well on the way, and already we have gone far enough to see that we are on the right road.

When I first came to Dublin Archbishop Walsh was one of the first politicians in Ireland. To-day he is practically out of politics. Why? Because he is so busy organizing the new Irish University, of which he is Chancellor, that he has hardly five minutes to spare for political agitation.

There is now life throbbing everywhere in Ireland. The old social order, semi-feudal and ecclesiastical, still lingers, at the old skin of the serpent, but he is no longer, as in former days, regarded as the oracle of omniscience on all questions, even on those about which, poor man, he admittedly knew nothing. The process which has de-throned his reverence as ultimate arbiter of cream separators and artificial manures, and replaced him by the practical expert, is natural and wholesome.

Everywhere local administration, on the county councils, on the agricultural committees, on the Congested Board, the career is open to practical men, and the more hitherto it is at a discount. The Gaelic League is helping to revive ancient customs, rural sports, the national language. It is a symptom of the spirit of the age. Sinn Féin, which no Saxon can pronounce, appears to have had its day. When Mr. O'Brien's ostentatious alliance with Lord Dunraven and the landlords is a sign of the times. No one in Dublin takes much stock in Cork—where it is said few of the priests gave Mr. O'Brien

any support—but the fact that so vehement a patriot as the former editor of United Ireland, and the man who could not tolerate Mr. Healy in the Nationalist Party, should now arm-in-arm with Mr. Healy, he proclaiming the end of the agrarian war and invoking the union of North and South to carry a temporary measure of Irish self-government, is not without significance.

Whether the Irish Parliamentary Party will be able to broaden its basis

so as to convince all the new elements of national life that it is the best instrument for giving effect to the best thought of the best men and women in the country is the question by which it will stand or fall. Mere barren protest against the Union will have to give place to a broad constructive policy which will secure the support both of the North and the South, of industrial as well as of agrarian Ireland.



1. Diagram illustrating how the arms of Nova Scotia would be blazoned if placed in a crest, and (2) if placed on an escutcheon. 2. Arms of Nova Scotia, the badge of Nova Scotia baronets. 3. The "bloody hand of Ulster," the badge of English and Irish baronets. 4. The "bloody hand of Ulster" borne as an escutcheon (arms of Tyrconnel).

What is a Baronet?

The fact that the College of Heralds is now publishing a roll of authentic baronets, coupled with the fact that several Canadian baronetries are in existence, renders timely a short article in the *Graphic*, describing just what a baronet is.

The baronetage dates from Stuart times and was established by James I, practically in order to raise money. The number of baronets was restricted to 200 and vacancies were not to be filled up. The holder had to be a man of fortune and landed estate, and a gentleman by birth, descended from a grandfather who bore hereditary coat-armour. In exchange for the honor, King James received a sum of money sufficient to maintain thirty men-at-arms for three years, the money to be used in quelling the rebellion in Ulster and in developing the resources of that province.

What were known as the Nova Scotia baronets were created by James and Charles I, for the purpose of colonizing New Scotland in America.

In Scotland the baronets were to rank below the great barons, but above the smaller barons (lairds). Each was given an estate in Nova Scotia (16,500 acres, and three miles along the coast by six inland) to which were attached full seigniorial and treaty and commercial rights in addition to manorial; and while the "bloody hand of Ulster" was to be borne by English and Irish baronets "in a canton" or "in pretence" on their shield of arms, the Nova Scotia baronets were to wear as a badge suspended by "an orange-tawny" ribbon from the neck, the cross of St. Andrew charged with the escutcheon of Scotland and surmounted by a crown, called by Charles II "the rhinoceros and cognomiance." It may fairly be said that every great Scot's name was represented in the Scots baronetage. Several members of the great clans received the honor—as in the case of the Hays, Anstruthers, Dunhays, Cuninghams.

names of Cunninghames, Grants, Macraes, Nicolson, Stewarts; and each of the following families were represented: Baird, Bruce, Burns, Colquhoun, Crauford, Dalrymple, Forbes, Gordon and Duff-Gordon, Home and Hope, James (now Marquesses of Breadalbane), Jardine, Maxwell, Stirling-Maxwell, and Hope-Maxwell, Menzies, de Montreuil, Ogilvy, Pilkington, Pringle, Ramsay, Sinclair, Stirling, Wallace, Wauchope.

Some of the peculiarities of the baronetage are mentioned by the writer in the *Graphic*.

One of the peculiarities of the baronetage is that while the precedence of a baronet is before all knights save Knights of the Garter, that of his wife is before the wives of all knights; and his eldest son and daughters rank before the children of all knights. So that if there were another instance of a K.G. who had no higher title, all baronets' wives would precede his wife and the eldest sons and all the daughters of baronets would precede his children. Another curious thing is that a baronet's patent virtually creates his wife a baronetess in her own right. She is a lady "for and during her natural life," whereas the style and precedence of peers' wives continues only during

their widowhood. A baronet's wife's style and title is "lady, madame, or dame;" and I think that the strict consequence of the terms of a baronet's patent is that the widow of Sir A. B. marrying Mr. C. could call herself Lady C. with perfect legal impunity—that is, instead of calling themselves Mr. C. and Lady B. she and her second husband could be announced as Mr. and Lady C. This curious departure from invariable custom has passed almost without notice, but there is no doubt that every baronet's patent creates two life-ladies of the dignity.

There are great oris and earls who are not great, there are even great dukes and small dukes, and there are certainly great and small members of the baronetage. But in no hereditary title, perhaps, is there so marked a divergence as in the baronetage between the great baronets—large territorial magnates, yielding to none in pedigree and family distinction—and the baronets who have not those things. In conclusion it may be said that in spite of the "barbarring" which a petition of protest declared would follow the creation of the new dignity, it is probable that no two distinctions are more popular in England than this Stuart title and the Georgian reconstruction of the Order of the Bath, the one hereditary, the other personal.

elated with ships hitherto in reserve, unmanned; benefits, representing upwards of one million annually, were conferred on the men of the lower deck, according to their contentment and well-being; avenues of future expenditure rendered unnecessary by these reforms were stopped, and in comparison with the "high-water mark" of naval expenditure in 1804-5 the British people, in spite of the "crisis" of last March, when the nation's nerves were so severely tried, is twenty-eight millions sterling in pocket and has a fleet which, in the words of a former Unicorn First Lord of the Admiralty—Lord George Hamilton—readers who "so far an actual fighting power is concerned, safe for three years to come." Apparently in these circumstances there is provision for satisfaction. The fleet, which never is, but always is to be deemed to extinction, is still supreme, although the renewed competition in naval armaments abroad has been in progress for several years. But for the policy of reform outlay on the fleet this year would have exceeded fifty millions sterling.

On the other hand, German activity has been the cause of increased expenditure. Mr. Hurd estimates that in ten years Germany has increased her naval appropriations by 185 per cent., while Britain has only advanced 35 per cent.

If Germany had remained one of the lesser Powers—content with her vast military establishment—then the British Estimates this year would have probably been about twenty-five million sterling in contrast with an outlay of probably about thirty millions by France and the United States. For this outlay, making allowance for the greater cost of naval force in both these countries—which would then have been "the next two greatest Powers"—Great Britain would have been maintaining the two-Power standard both in ships and men. The difference between this sum and the amount to be provided this year is the obligation we owe to Germany; the price which she alone is forcing us to pay in order to maintain our historic position as the world's greatest sea power. Germany's activity explains fully the net increase of eight millions in the Navy expenditure of 1870-1 over that of two years ago.

Mr. Hurd proceeds to ask what prospect of reasonable security does the provision made in the estimates give to the nation. Premising that the

efficiency of a fleet does not depend entirely on Dreadnoughts, he says,

Three years hence we shall still have a considerable force of armored cruisers and, including the Colonial unarmored ships, we shall be three above the two-Power standard in other cruisers. But our strength in torpedo-boat destroyers would still have something to be desired but for two *torvies* which are consolatory. In consultation with private ship-builders, the Admiralty have been able to obtain economies to deliver all these craft within eighteen months of the date of the order, and it may be hoped that the example of Germany, which is commencing such vessels within twelve months, will spur on the firms engaged in this branch of shipbuilding to a further effort. It is not in keelings with the high standard of British industry that Germany should be exhibited to the world such a striking example of rapid construction. The other factors which enter into the estimate of the very great lead in submarines which this country has now obtained—particularly in contrast with Germany, which has only four such craft complete in contrast with our twenty—were included in the British Estimates of 1895 and 1896 in the course of construction. As the First Lord of the Admiralty has explained, destroyers and submarines, while they may serve different purposes, may also serve similar purposes; both carry the same special weapon and the newer submarines closely approximate in size to the smaller destroyers in the German service; while, owing to improvements recently made by the Admiralty in the development of the "D" class fleet will shortly obtain vessels capable of a speed of fifteen knots on the surface and carrying sufficient fuel to enable them to keep the sea for a long period. In a survey of British naval strength it is impossible to ignore the very considerable lead in submarines, built and building, which we possess over the other Powers, lead which approximates closely to the proportion of six to one. And thus the conclusion is reached that, while the provision made for the fleet in the new Estimates is adequate, no increase in the sea arm alone is forcing us to pay in order to maintain our historic position as the world's greatest sea power. Germany's activity explains fully the net increase of eight millions in the Navy expenditure of 1870-1 over that of two years ago.

As to the personnel of the navy, Mr. Hurd is very hopeful.

The number of officers and men at present is adequate, an last year's manoeuvres proved, when about 350 ships

The New Navy Estimates

The publication of the navy estimates for 1910-1911, gives Archibald Hurd a text from which to comment on Britain's naval status and naval policy in the *Nineteenth Century*. He first points out that the gross provision for the fleet is £41,484,139, which is practically the same amount as was spent six years ago. This he figures out on the basis of the actual sum voted by Parliament, plus money raised by loan, contributions from the overseas dominions, amounts obtained by the sale of old ships, etc., and less annuities in payment of past loans.

The Estimates of 1894-5 were the last before what may be described as a "fisher reform policy" was instituted. The Admiralty then broke away

from the past. Hitherto the Navy had been organized very much on the same lines as at the time of Trafalgar, though every condition had changed—political, economic and mechanical. In 1804 we were maintaining a good deal of the routine and material of the sail era. The hooks of the old Navy were as last of the old. Ships unable to fight or run away were withdrawn from service; old ships which had been maintained at huge expense were "scrapped"; some of the far distant naval bases were reduced to cadrees, and others, which had become superfluous in a steam age, were abandoned, setting free several million pounds' worth of stores (hitherto depreciating year by year), which had been kept in case of a need which never had arisen and never would arise; the fleet was reorganized on a war footing in accordance with the new strategic situation; officers and men were permanently asso-

participated. But provision must be made for the needs of the larger fleet which is being created. In these circumstances, there is to be a net increase of 8,600, raising the total strength to 131,000, with the exception of 7,000 or 8,000, all of long service, an average of about ten years and nine months, and there are 38,531 reservists. How does this compare with the numbers to be borne in foreign fleets? The answer is not unsatisfactory. Germany is raising her personnel to 57,391, United States to 92,487, and France to 38,500—practically all for short service—about three years; Germany and France possess large reserves, but the United States have none.

It is thus evident that in all respects—armoured ships, cruisers, destroyers,

submarines, auxiliary vessels, docks, and, above all, officers and men, the naval programme of the present year is adequate, and consistent with security, while failing to interpret the two-Power standard, and all it connotes, with that open-handed generosity which is desired by those whose enthusiasm for the Navy blinds them to the fact that it is not to the interest of the British people to force the pace in the present naval competition beyond the necessary margin of absolute safety. British extravagance on naval armaments is bound to lead to counter measures in other countries, and thus the burden on British industry, which the cost of the fleet imposes, is increased by excess of zeal, and the nation's commercialising power lessened.

the accident. Thereafter, if total disability continues, a pension will be paid.

The "enlightened course" of these two great industrial concerns, "instead of allying the agitation for legislation covering the matter," should stimulate it, asserts the *Chicago News*, which adds:

The system of compensation for injuries in industry should be general, not confined to a few great enterprises controlled by captains of industry sufficiently broad-minded to see the justice of assuming directly a fair share of the burden of accidents to labor.

Moreover, there is danger that systems adopted wholly by private initiative will be lacking in some of the features that from the public point of view are essential to industrial insurance. Provision should be made by law for a system of compensation for injuries to workmen insuring justice to all and fairly uniform in its operation.

Mr. Samuel Gompers, in an editorial in *The American Federationist* (Washington), calls attention to the fact that the Steel Trust did not adopt this plan until after the "recent steps for thorough organization initiated by the unions most closely interested in the Trust's employ and supported by

the American Federation of Labor." He asks: "Would the betterments ever have come were our unions not militant, persistent, and capable of exposing the deplorable conditions of the workers, conditions now acknowledged by even defenders of the Steel Corporation itself?"

The Steel Corporation's plan is warmly commended by *The Labor World* (Pittsburg) as designed for the betterment of the workers by those most directly interested in them, and *The National Labor Tribune*, of the same city, says, in like vein:

Hostile critics will insist that the plan is not inspired by any altruistic or benevolent motives; but to the average mind it will seem unimportant whether altruism of motive is involved or not. The effect will be all the same, not only upon the 250,000 employees of the company itself, but upon the millions of employees of other manufacturing corporations which will be induced by the example of this one to establish similar provision for the care of their injured. . . . It is not too much to say, as one of our contemporaries of the daily press does say, that "the Steel Corporation tends to lead the way toward the solution of the great economic problems of industry."

Corporations Developing Souls

In announcing the adoption of a plan for compensating injured workmen, so soon after its wage-increase and its "Sunday-rest" edict, the United States Steel Corporation is credited with taking another long step forward in its policy of assuming the "brother's keeper" relation to its employees, says a writer in the *Literary Digest*. This action, taken in conjunction with the publication of a similar plan by the International Harvester Company, with its 25,000 employees, is looked upon by some editorial observers as foreshadowing an era of industrial peace. According to the statement issued by Chairman E. H. Gary, of the Steel Corporation, its plan, which will go into effect May 2, and will affect from 20,000 to 250,000 workmen, is purely voluntary, without any contributions from the men, and without reference to the employer's legal liability. Relief will be paid for temporary and permanent disablement and for death:

The relief is greater for married men than for single men and increases according to the number of children and length of service. During temporary disablement single men receive 33 per cent. of their wages and married men

50 per cent., with an additional 5 per cent. for each child under sixteen and 2 per cent. for each year of service above five years. . . . For permanent injuries lump-sum payments are provided. These are based upon the extent to which each injury interferes with employment and upon the annual earnings of the men injured. In case men are killed in work accidents, their widows and children will receive one and one-half years' wages, with an additional 10 per cent. for each child under sixteen and 3 per cent. for each year of service of the deceased above five years.

The Harvester Company's plan, as described in the *Chicago Tribune*, casts aside the defenses of "contributory negligence," "assumed risk," and of the "fellow-servant" doctrine, and, disregarding legal liability, provides the following scale of compensation for employees injured while at work:

In case of death there will be paid three years' average wages, but not less than \$1,500 nor more than \$4,500.

In case of the loss of a hand or foot one and one-half years' wages, but in no event less than \$500 nor more than \$2,500.

In case of other injuries, one-fourth wages during the first thirty days of disability; if disability continues beyond thirty days, one-half wages during the continuance thereof, but not for more than two years from the date of

The Abuse of the Franking Privilege

That Canada is losing considerable sums of money by the indiscriminate use of the franking privilege is common knowledge. Eventually no doubt it will be abolished, as it has been in Europe, and then mails will no longer be clogged with unremunerative matter. But meanwhile the abuse exists and flourishes. Apropos of this a writer in the *Chicago Tribune* gives some interesting particulars about franking.

The franking privilege existed in England as far back as the reign of Queen Elizabeth, being limited by the sovereign in those days to the peers of the realm and to the lords spiritual—

i. e., prelates with seats in the house of lords. Under Cromwell the house of commons assumed the prerogative, and returned to the royal restoration by the consent of Charles II., despite much opposition on the part of the lords. In time gross abuses developed in connection with the privilege, which excited the disapproval of the sovereign, to whom the revenues of the postoffice belonged. Queen Anne is on record as having protested against the mis-use of the favor of free postage by members of parliament, who, not content with franking their own correspondence, franked the letters of their friends and of their friends' friends.

It was George III., who turned over the postoffice revenues to the state in return for a fixed allowance from the treasury, and then, of course, the gov-

ernment attempted to inaugurate a stricter regime. But the abuse went on as much as ever, and in 1775 it was complained that not only were the bona fide franks out of all proportion to the paid for letters, but, moreover, that fraudulent and forged franks surpassed in number the authentic ones.

In the days of Pitt, when bankers and merchants began to invade the house of commons and to supplant the country squire, the gentry, and the untitled aristocracy, matters became still worse. During three months in 1794 it is reported that there passed through the London postoffice more than a quarter of a million letters franked by bankers and merchants who were members of the house of commons and who used their franks for the purposes of their mercantile business.

Of course in those days a frank was an even still greater consideration than it is to-day in America, as cheap postage had not been introduced, and the rate charged by the state for the conveyance of mail were extremely high. How high they were may be gathered from the perusal of memoirs dealing with life toward the close of the eighteenth and in the first three decades of the nineteenth century, in which repeated reference is to be found to the action of peers and of members of the house of commons in granting franks to friends.

Franks were not merely given away by legislators as tokens of friendship and regard and as an always acceptable and valuable present, but were even sold. For whenever a spendthrift in either of the chambers of parliament found himself in need of money he always was able to turn a penny by selling his franks for cash. All he had to do was to sit down and to scribble his name on the back of several hundred sheets of paper. For in those days envelopes had not been introduced.

In 1840, the franking privileges of peer, prelates and members of Parliament were abolished. An attempt was made four years ago by the labor members in the House of Commons to have the privilege restored but without avail.

There are two classes of letters that continue, however, to retain the right of free carriage through the mails in Europe. These are the communications sent out from the national governments, departments or municipalities, and the letters sent by or to the sovereign. In both cases the immunity is restricted to the country concerned, and

while a letter dispatched by, for instance, the English war department by the king, or by his private secretary would be carried free of cost to any point within the British empire, it would have to bear postage stamps to secure transmission through the foreign mails.

Some extreme uses to which franks have been put by rulers in Europe are related.

Thus the late sovereign Grand Duke of Oldenburg, much to the disgust of his brother rulers of the confederation known as the German empire and to the annoyance of the iron chancellor, entertained a remarkable sympathy for socialism and socialists. He was throughout the closing years of his life a subscriber to the various socialist publications printed at Zurich in order to evade the inevitable interference of the police of other countries.

Finding that all these socialist papers and reviews when forwarded to him from Switzerland to Oldenburg by means of the ordinary mail were confiscated and destroyed by the German postal authorities he provided his socialist friends at Zurich with a large number of his envelopes bearing his frank on the face and his armorial bearings on the flap, and which were mailed to him from the German-Swiss frontier at Basle, filled with socialistic literature. In this fashion they reached him in safety.

Until the beginning of this year the princely and ducal German houses of Thurn and Taxis, one of the medieval families that up to the close of the eighteenth century exercised sovereignty, retained the right to free use of the mails in Germany. This was due to the fact that until Napoleon put an end to the holy Roman empire, a little over a hundred years ago, the head of the "house" of Thurn und Taxis enjoyed the title of its postmaster general and the monopoly of the postal service.

This monopoly afterward was restricted to the kingdom of Bavaria, but long has been abolished, the head of the house retaining the title of hereditary postmaster general and the franking privilege. Owing to the abuse of this franking privilege the postal department of the German empire and the Bavarian government resented by legislative means in depriving him last winter of any further free use of the mails, granting him by way of compensation a sum in the neighborhood of \$150,000.

It seems that the prince had availed himself of his free mailing privilege to an extent that would have put to shame

even the boldest of congressmen or that English member of parliament who, just before Queen Victoria came to the throne, on one occasion franked a pack of hounds through the postoffice free of cost from Sussex to the midland counties.

For the prince actually caused the whole of the building material required

for the construction of a stately chateau be erected not long ago to be sent, by mail, on the strength of his frank, at the expense of the postal department, by rail, from one end of the kingdom to the other. That was the final straw that broke the camel's back—the camel being the imperial German postal department.

Theatrical "Stock" and Its Dividends

James Forbes, the playwright, who wrote "The Chorus Lady," is said to have refused twenty-five thousand dollars the other day for the entire rights of the play whenever it was released for "stock." Those unfamiliar with theatrical methods may have wondered, when this item of news appeared in the daily press, just what was meant. For the benefit of the curious, Geoffrey Monmouth has contributed to *The Bookman* an explanatory article dealing with theatrical "stock."

There are three well-defined groups of stock companies — "traveling stock," "permanent stock" and "summer stock."

The "traveling stock" company is an old friend of those who have not escaped from small towns. No place is beneath its contempt, and it will "play" anything from a barn to a "down hall." There is no way of estimating the number of these companies, for they are frequently in a state of "disband" and "re-organization." The *Dramatic Mirror* lists, at present, about thirty, and this probably includes all of the first class. These generally travel over a "circuit" or "chain of theatres" controlled by one man or a "syndicate." These routes are very numerous and are the subject of both rivalry and co-operation; they vary in the number of theatres, though the "stands" are always near each other to avoid the railroad bills necessitated by "long jumps." Each theatre, if not occupied by some "regular" company, is played three days or a week, according to the population and its endurance. These "stocks," somewhat similar to small touring companies, differ from them by playing a new "bill" at every performance, generally twice a day, with "spenonials." The offerings are of a wide range; one will do nothing but Shakespeare and "the classics," an-

other the usual medley of East Lynne and plays long worn out by the larger companies. But, as a rule, the productions are of a cheaply sensational type.

For the use of these plays a royalty is paid in all cases, where the copyright still holds, and the amount of this royalty is usually about ten dollars a performance. They are generally leased for "a season of thirty weeks at one performance a week"—and the three hundred dollars is paid in advance. Of course, there is much thievery and pirating, due to the impossibility of detection and prosecution.

"Permanent stock" is a company located for an indefinite period in one theatre. Its season lasts about forty weeks and the "bill" is changed every week. "Summer stock" companies are especially organized for only the ten or twelve weeks during the hiatus in the regular season.

There are several peculiarities about "stock" plays, which are mentioned by Mr. Monmouth. As a general rule, the plays which are most successful in "stock" are those which have previously made a hit as regular productions. Melodrama is the most popular of all; farce is a perennial favorite.

But, on the other hand, a failure in New York may be a big success in stock. "Old Hossberg," even with Maxfield, did not have the vogue it still has in some territories. It is the Rip Van Winkle of Los Angeles, for instance, where it is revived frequently for years. "His the Bishop's Carriage" did not set the east on fire, but it brings in large weekly royalties. Without a metropolitan production Es-

still exists between Society and Politics. In spite of much disappointment, Parliament retains its honorable estate, and to be in politics is still the highest possible recommendation in

Society; nor is there any lack of young men who, ill content with an existence of amusement, find the satisfaction of their aspirations in the arduous and uncertain struggles of political life.

What is Self Help?

Fifty years ago Dr. Samuel Smiles published his famous book on "Self-Help," which has proved a source of inspiration to countless young men since then. It has been reprinted nearly sixty times, and the demand for it has been sleepless. The latest edition, just published, may be considered as marking the jubilee of the book.

John O'London, writing in *T. P.'s Weekly*, raises the question as to whether Dr. Smiles' idea of self-help is the right one.

Dr. Smiles seems to have classified human material from the Post Office Directory. If a man began as the son of a shoe-maker and ended as an artist or a Member of Parliament, the citation of this fact satisfied him; it was a notable example of perseverance. To-day a physiologist of excesses would look much deeper. He would enter the shoe-maker's shop and make a list of inquiries based on the belief that the first and most useful act of self-help that a man can perform is to choose his ancestry with care. He would also be prepared to find that while the word "shoe-maker" was an accurate description of the tradesman, it did not, as ordinarily used, suggest the man. He would be sure to take tea with the shoe-maker's wife, and estimate her force and quality of her motherhood. Many matters of hygiene, housing, and general environment would ensure his attention, and when he at last reported on the case under inquiry he would weigh inherited and acquired qualities together, and would present a report more complex than Dr. Smiles', and possibly less inspiring, but probably more useful, because more scientific.

The first illustration given by Dr. Smiles is Shakespeare. He noted that the great poet was sprung from a humble rank, and the fact that he attained fame and glory, is taken as

an example of self-help in overcoming the obstacles of social position.

Would "Hamlet" have been a less astonishing work of genius if Shakespeare's father had been an Archbishop? The little we know of Shakespeare's paternal ancestry suggests that it was old, sound, and not unimpaired, and we know that his mother, Mary Arden, came of an old and influential Warwickshire family. "Butcher and grazier" is a trade, not a human description, and even so it does not too accurately describe a man who was an all-round business man, who dealt in many commodities, who prospered and bought property, and became a town-councillor and chamberlain of his borough. In a word, Shakespeare came of a grand stock, and it is most improbable that he lacked a good general education. As a man of business he practised ordinary self-help, on top of many advantages. As a poet and dramatist he baffles, and will ever baffle, explanation.

Other instances are quoted to show that Dr. Smiles placed too much emphasis on the calling and neglected the man himself. In a great many cases he describes the father of his successful man by his occupation, but does not take into view the often decisive influence of the mother's breeding and qualities.

Again and again in Dr. Smiles's pages an apparently long climb up the ladder of rank and fame will be found on examination to be less wonderful than it is made to appear in the pages of "Self-Help." This is especially the case in those careers in which an original talent is necessary. Without the natural gift so amount of self-help will make a man a fine artist or musician. Yet again and again artists and musicians are cited. Thus we are told that Haydn was the son of a wheelwright. But a musician may as well be the son of a wheelwright as of anyone else, and

we are told, too, as we might have been, that the wheelwright and his wife were musical people. Real musical talent rarely lacks recognition; it is sought for like diamonds, and Haydn was early patronized by Prince Esterházy. I do not suggest for a moment that he did not help himself, but musical genius involves a passion that supplies its own energy.

Of Daniel Defoe we are told casually, but as if it invested his rise in life with special glory, that he was the son of a butcher. But this particular hatchling was a sensible man, immersed in Non-conformist society and ideals, who early resolved that his son should rise, and, in fine, that he should be a preacher. Alike from his father, his excellent mother, and from schoolmasters of special reputation, Defoe received every advantage of counsel and training. Yet all that he received, and all that he added by self-help, did not account for "Robinson Crusoe." The truth is that he lacked many of the "self-help" vir-

tues, and that all through his life his faults of character brought him to grief. To say of Milton that he was "the son of a London scrivener," and of Pope and Southey that they were "the sons of linen-draperies," and of Keats that he was "a druggist," is to contribute nothing to a theory of self-help. Southey had not to throw off drapery; he was a bookman born, and was educated at Balliol. Pope's father was no ordinary linen-draper, but a merchant of substance, and the whole story of Pope's life is one of self-expression rather than self-help. The "scrivener of London" dedicated himself to his son's education, and Milton received the best training at home and abroad that the age could provide. Keats chose his parents well, and his drapery days were not so uncomfortable with poetry "all other pursuits were to his mind mean and tame." In a word he was a man less exalted than possessed.

Some Reflections on Life

From Chauncey Depew's Dinner Speech on the Anniversary of His Seventy-Sixth Birthday

Unhappy is the man who is not so much dissatisfied with what he has as with what the other fellow possesses. Happy is the man who, looking over his life, its associations, its incidents and accidents, its friendships and its enmities, would not exchange with any one living or dead. A successful politician who incurred a great deal of abuse used to comfort himself by saying of his critic, "That man will die and go to hell." He always came into my office immediately after one of his enemies had departed, and would simply remark, "He is there." The result of this gentleman's view of those who disagreed with him led to a general exclamation, when he died himself, "Well he is there."

Fifty-four years in public and semi-public life and upon the platform all over this country and in Europe for all sorts of objects in every department of human interest have given

me a larger acquaintance than almost anybody living. The sum of observation and experience growing out of this opportunity is that granted normal conditions no hereditary troubles, and barring accidents and plagues, the man who dies before seventy commits suicide. Mourning the loss of friends has led me to study the causes of their earlier departure. It could invariably be traced to intemperance in the broadest sense of that word; intemperance in eating, in drinking, in the gratification of desires in work, and in irregularity of hours, crowning it all with unnecessary worry. Pythagoras said: "Beware of ballots if you wish to live long." In other words, the old philosopher advised keeping out of politics. In his time the defeated party ran the risk of death, or imprisonment, or exile, and so the advice was good, "Beware of Ballots."



Where Parliament Once Met

In the rode building, illustrated on this page, the first Parliament of Upper Canada was opened by Governor Simcoe one hundred and nineteen years ago. It is located at Niagara-

by-gone days are anxious about it. Some have suggested that when the military training camp is held at Niagara, some of the soldiers be detailed as part of their work, to restore the building to something of its former state. If this is done, it will be credit-



THE FIRST PARLIAMENT OF UPPER CANADA

WAS BUILT AT NIAGARA, WHERE GOVERNOR SIMCOE HELD THE FIRST PARLIAMENT OF UPPER CANADA

on-the-Lake, the original seat of Government of what is now the Province of Ontario. The wear and tear of time have played sad havoc with the ancient structure, and those who take a delight in preserving the relics of

able, not only to those who suggested the idea, but also to those who carried it out. The cradle in which was rocked the beginning of responsible government is indeed well worth consideration and preservation.

A Portable Wireless Apparatus

Mr. Sharman, one of the principals of the British School of Telegraphy at Clapham, has patented an extremely interesting wireless apparatus, which enables anyone to study the fascinating system of wireless transmission of messages, and is also invaluable to teachers and lecturers. The quaint part of the set of instruments is that anyone can walk about within a limited area, equipped with a triangular device, and pick up messages sent by another from a distance. Messages can be transmitted and received either by Morse Code or through a telephone attachment, and the whole apparatus is so light that it can be carried from place to place with the greatest of ease. With a microphone attached to the reproducer of a gramophone and to the radiating circuit sweet music can be wafted through the air and "caught" by anyone with a portable receiver,



A PORTABLE WIRELESS STATION

which should form a scientific and interesting entertainment for garden-parties this summer.—*Bystander*.

Naval Ambulance

Brazil has shown great progressiveness in naval construction and administration. Last month a huge Dreadnaught built for her navy was illustrated in this department. She is not only building engines of war, but she is also taking thought of the humane side of life as well. The accompanying picture shows one of her new naval ambulances, fitted with every conceivable contrivance for the com-



PROGRESSIVE BRAZIL.
A FULLY-EQUIPPED AMBULANCE FOR THE BRAZILIAN NAVY



THE CATHEDRAL, MEXICO CITY



A WATER CURTAIN IN OPERATION

in the eighteenth century. He even goes so far as to say that it surpasses anything painted since the deaths of Rubens and Velasquez. However this may be, there is a rare charm and freshness in this beautiful picture.

A Water Curtain in Operation

Fire insurance can often be materially reduced by the adoption of equipment which will diminish the fire risk. The installation of a sprinkler system is one scheme for lowering it

considerably. In connection with this a fire curtain will almost completely shut off the building from adjacent buildings. The illustration shows how the curtain operates. The structure is the Gazette building in Montreal. The pipes extend across the top of the windows and when the water is turned on, cover them effectually.

A Memorial Building

Not many Canadian towns can boast of so fine a museum as Knowl-



"THE MORNING WALK."

PAINTED BY SIR WILLIAM VERELSTAM. 2 - The Spire

fort of wounded men, including four spring beds.

Biggest Church in America

The illustration shows the famous cathedral in Mexico City, which covers a greater area than any other church in the western hemisphere and is surpassed by only two in the world. The walls are of great stone, and two centuries were spent in building it, at a cost of many millions.

The Eighteenth Century's Finest Painting

"The Morning Walk," as Gainsborough's picture of Squire and Mrs. Hallett has come to be called, is proclaimed by Sir Walter Armstrong, the great art critic, to be the finest picture painted



AN HISTORICAL SOCIETY BUILDING AT KNOWLTON

System and Business Management

Some Things to Think About*

By

George W. Perkins

ALL I shall attempt in this address will be to call your attention, in a homely way, to some vital things in regard to business conditions in the United States and Canada to-day which may set you thinking: things which, from my observation, have not been thought about to the extent that they should be.

The past quarter of a century has been pre-eminently a period of the triumphs of thought—the triumph of mind over matter. Many devices have helped to reduce the drudgery done by human beings with their hands. Many forms of manual labor have been supplanted by inventions that have made work much easier. This has been due to the growth and development of the human mind; to its ability to reach out and grasp forces that have always existed but which never before were utilized, merely because the human mind had not yet reached the stage of development in intelligence that made those forces known and controllable.

During that period the thinkers have been the great workers, and almost without exception they have been independent thinkers, original thinkers. They have been rare, however, for with the many it seems to be more and more common to think as they dress, in the prevailing fashion; to think with the crowd; to accept what they hear some one say; to accept

what they read in the newspapers; in fact, to accept without question, without real thought or investigation.

The world has moved very fast in the last quarter of a century; a large percentage of our population has been steadily employed and absorbed in its own particular work. Great discoveries and inventions and new methods of doing things have crowded upon one another with such rapidity that it is scarcely a matter of wonder that there has been lacking the amount of thought necessary to analyze properly the causes that have brought about the business conditions existing in our country to-day. Glittering generalities have been the order of the day. Few subjects are thoroughly considered.

It has been my good fortune to know a large number of men in many different walks of life—laboring men, salesmen, merchants, manufacturers, statesmen in public life and statesmen in business. I say "statesmen in business" because, in my opinion, such men are to-day performing a service for all the interests of the country that is more valuable than any other service that is being rendered.

In comparing these men one with another—in thinking of what their opportunities have been, what some have accomplished and what others have failed to accomplish, it is my belief that the difference between them is due largely to the quality and quantity of the thinking which they have done.

* This is an Address before the Graduate School of Business Administration, Harvard University. Mr. Perkins is senior partner with J. P. Morgan, director of the U.S. Steel Co., International Harvester Co. and other important companies.



THE POSSIBILITIES OF THE FAR NORTH
VEGETABLES GROWN IN THE PEACE RIVER DISTRICT

ton, Que. Probably the Paul Holland Knowlton Memorial is unique in Canada, and is relatively of as much importance to that place as is J. Pierpont Morgan's more elaborate building to Hartford. In the Knowlton Memorial is to be found a most interesting collection of curios and heirlooms, gathered from all parts of the Eastern Townships. As an educative and refining force in the community, the museum is without peer.

Products of the Far North

It is common knowledge nowadays that even in the far north part of Canada, vegetation is luxuriant in the short hot summer. But there are still some doubters, who need to see with their eyes what can be produced there, before they will believe. The illustration shows some vegetables grown in the Peace River district, away north of Edmonton. They look like prize-winners at an Ontario fair.

Miles of Apple Blossoms

One of the most gorgeous sights in America is the apple orchards of the Annapolis Valley when in blossom in the spring time. Some of these orchards are of immense extent and looking down on them from the hill tops they present a mass of color.



One of the greatest advantages in a college training is that the earnest student learns to think and to think straight; and in the business world, the present and the immediate future hold out opportunities for the real thinker such as never before existed.

Without doubt the changes that have been wrought in business methods in America in recent years have amounted to a business revolution. Scarcely any line of business is conducted to-day, or could be conducted to-day, along the same lines that it was twenty-five years ago. While these great changes have been in progress the country has prospered, its material wealth has vastly increased, labor has been employed almost constantly, has been better housed, better clothed, and wages have increased. This is particularly true of the last few years, during which period serious strikes and labor difficulties have been less frequent and a much better understanding between capital and labor seems to have been reached in many of our large enterprises. Taking the country and the people as a whole, progress would seem to have been made in the right direction. Coincident with all this has come the existence and development of large corporations, which have not, after all, brought ruin and disaster to the people, but instead have given to the business of the country a stability that is so necessary at times for its protection, and furthermore have made it possible to organize business—to systematize it, so as to save the waste and minimize failures.

What has caused these great changes in business methods? One would think, from much of the talk indulged in during recent years, that they have been brought about by the machinations of a comparatively few men—evil-minded men, bent on self-aggrandizement, by methods that ultimately will ruin the entire country and pauperize the people; that these same evil-minded men, endowed by the Almighty with superior brains, would have accomplished their pur-

pose but for the timely and courageous interference of worthy individuals who have made heroic, disinterested efforts to save the country from such ruin and disgrace. This view has certainly been thoroughly presented; no doubt presented often by people who have been honest in their belief in it, but, I venture to say, who have believed it because they did not think deeply enough, did not investigate, but accepted and acted on superficial study of causes.

I ask you to think, seriously, whether it has been so much the machinations of wicked men that have brought us where we are, or the inventions and discoveries of the age—inventions which, in themselves, have been acclaimed and applauded as great achievements. Were these inventions simply to be laid away on a shelf, or were they to be put to practical use? Was the long-distance telephone to be a plyingthing or a practical instrument of commerce? Why applaud the inventor and berate the user?

We would have no large business concerns and we would not be troubled with some of the business questions now engaging public attention if, with one sweep of the hand, the inventions and discoveries of the age could be wiped out of business existence and we put back into the condition under which business had to be transacted about half a century ago.

I recently heard ex-Senator Davis, of West Virginia, make the statement that he had reached the age of seven years before a single mile of railroad had been built in the United States. Just think of it! In less time than has been spanned by the life of one human being, the United States has progressed to a point where it has over a quarter of a million miles of railroads connecting all parts of the country. About this same period came the application of steam to all manner of machinery in manufacturing lines; then followed electricity with its almost supernatural achievements; the telegraph, the cable, the telephone, typewriting machines, the countless

other devices for expediting business, all substantially unknown when Senator Davis was a boy. However able a business man of our forefathers' time might have been, he could not have begun to do what a business man of to-day can do, for he did not have the instruments with which to work that are now at hand. He had no train on which to travel; no telegraph wire, no cable, no telephone, no typewriter, no trolley car, no motor car.

However much a man living in New York in those days might have wanted to trade with people in Chicago, he could not have done it, for he could travel in a day only as far as a stage-coach could take him. He could communicate only by writing a letter with his own hand, sending it by stage, and getting a reply by the same method.

Not many years ago it was a very common thing to hear a man say, "I am from such and such a county." Whoever hears or speaks of counties nowadays? The passing of the ox-team and the coming of the horseless carriage have obliterated county lines. How long does a county last with a forty horse-power automobile whizzing along the road? The 20th Century Limited trains almost as effectually dispose of state lines. When you can leave New York late in the afternoon and be in Chicago early the following morning, one city is little more than a suburb of the other. And if the aeroplane becomes a practical thing, what will become of international lines? When a man can sit at his desk in Boston and talk to a man who is at his desk in Chicago, and close a business transaction without either man leaving his chair, each recognizing the other's voice, what matters it that there are three or four states separating their bodies? Their minds have met more quickly than could have been the case had they been in adjoining buildings twenty-five years ago. Electricity has emancipated the mind from the body and given it wings. It is the mind, not the body, that does business. Think of it! By placing a wire to one's ear the mind

and the voice can fly to a distant city, do business there and return, and immediately go off to another city, do business there and return, and do this as many times in a day as occasion requires.

These marvelous changes apply to all phases of life. The farmer, only a few years ago, was isolated on his farm. He raised his produce and hauled it to the nearest town without knowing, when he left his farm, what he could get for it, being more or less at the mercy of the storekeeper when he reached his market. Now, in place of killing a dozen chickens, taking them to town by team, asking the storekeeper to buy them, and being forced to accept what the storekeeper is willing to give, he stays at home until the storekeeper calls him up by telephone and asks if he will do the storekeeper the favor of selling him a dozen chickens; and the farmer knows what price he is going to get before he kills. Having killed the chickens, he whisks them into town on a trolley car or in an automobile—thus saving, first, a long journey with a team; second, offering his articles around town and taking whatever price for them he can get, and, third, considerable time for work on the farm.

What a complete change, what an absolute reversal of the order of things in a handful of years! The attempt by humans to make laws that will nullify conditions that have come about through the conquest of the mysteries of nature will never succeed. One might just as well attempt to legislate against lightning. If this country does not want business done with the instruments that inventors and discoverers have placed in the hands of business men, then eradicate the causes, not the results. Begin by electrocuting Edison and Marconi; apprehend the Wright Brothers and put them behind the bars!

The trouble has not been in the new business methods adopted in recent years, but rather in the abuses that have crept into business—first, because of a selfish desire on the part

of some to get an undue advantage which unusual opportunities under our new conditions have offered; second, because of mistakes which, in some cases, could have been avoided, and in other cases could not have been on account of the rapidity with which new devices and methods have been introduced in business.

A large percentage of our lawmakers have never been business men; scarcely any of our business men have ever been lawmakers. It has been like two hostile armies arrayed against each other. As the lawmakers have been the speechmakers, their side of the case has been constantly presented to the public. The business men have not been speechmakers, with but rare exceptions, and only in the last few years has anything on their side of the case been said; and in this one-sided way the case has gone before the public.

It seems to me the trouble is that in altering old laws and in making new laws concerning trade conditions, legislators have not realized what has caused the great changes in the commercial world; they have considered results more than they have studied causes; they have not realized that a stupendous change, through natural causes, has been taking place; they do not see that, through natural causes, the world over, large business concerns are taking the place of small ones; for no one man, no firm, no small company, could provide the capital or the organization necessary to cope with the new conditions. On the other hand, business men, in many instances, have not been willing to have any new laws passed or any old laws altered; they have taken the position that business should be let entirely alone; that it was no affair of the public.

Then again, many laws have been drawn from the standpoint of the corporation being owned by its officers. This was a natural thing to do because such was generally the case in the beginning of corporate organization; but with the advent of the large

corporations, it is no longer the case. Many companies now have so large a body of stockholders that the ownership is beyond any one man or small group of men. If you will but think about it you will see that this makes a very great difference in the situation.

When National banks were first instituted, one having a very few millions of deposits was regarded as a large concern. We now have National banks with deposits considerably over one hundred millions. Who has ever thought of revoking such a bank's charter, legislating it out of business, smashing it up generally, because it has become so large? The laws governing National banks prescribe how they shall do business, and severely punish the officers—not the stockholders or depositors—if their business is not done according to such laws; but there has been no suggestion of limiting the amount of business they can do.

The people have witnessed abuses, glaring abuses in business methods. They have suffered under many of these for years, and have found no remedy. They have been told that these abuses came about largely because of the size to which certain business enterprises had grown. For want of a better reason, and for lack of real thought, many have accepted that one. How un-American to be afraid of a thing because it is large! Who has been afraid of the United States as it has grown from 13 states to 46? Who has wanted a law restricting our population because it is approaching the one-hundred-million mark? The true American, he who thinks deeply, logically, has no such fear or belief. It isn't the size that he fears; it is the methods followed. He fears the management of a giant enterprise that is secretive, that does not respect public opinion, that does not realize that when its shares are owned by the public its managers are substantially public servants. He fears the methods of the blind pool—that is all. He wants to know, and he has a right to know,

from disinterested third parties what is being done by a great business enterprise in which his money is invested, or which is handling a commodity that affects his daily life. The officers of great corporations should realize that great concerns are more nearly public institutions than private property. I firmly believe that substantial progress in this direction is being made. While the agitation of the last few years has been unfair and harmful in many instances, on the other hand it has set business men thinking; has awakened the business conscience, and has brought a new realization of the fact that it is as true of business as it is of the individual that there is no permanent success unless it be based upon the integrity of character.

Let those of us who are in business be fair with the people and the people will be fair with us; let us see and accept the tendency of the times; let us realize our responsibilities, and our problems will be far easier of solution. If we believe that in our Republic the people's word is law, let us believe it in all things, and if the people have decided that the time has come to take a hand in how business shall be conducted, is it not plain business sense to meet the question at least halfway rather than fight it all the way? Politics has fought business and business has fought politics until both have been sorely wounded, and in the general scrimmage the public has had a pretty hard time and under the circumstances has been long-suffering and patient.

The real question is not, "Shall we amend the Sherman Anti-Trust Law?" but rather, "Shall we restrict the use of steam and electricity?" Electricity! What is it? We scarcely even know; we know not whence it came nor to what it is leading. We do know that it is the most dangerous, the most deadly instrument with which man has ever dealt. Then, to be consistent, why should we not legislate against its use under penalty of the jail? Why not? Because we have

found that when properly controlled it is, notwithstanding its mighty power for harm, a great boon to humanity. Electricity in the hands of man is the creator of all modern corporations. Are we willing to admit that we cannot control any given corporation when we can control such a dangerous stranger as electricity? If a lot of good people will think a little more and talk a little less, if they will be logical, they will have to conclude that even a literal enforcement of the Sherman Anti-Trust Law would not accomplish their desires. What they really want, in order to actually attain their ends, is a new law which will make it a penal offence to use steam or electricity. Just a simple little law like that would put us out of all our present troubles. Indeed, what these same friends think they would do with our great concerns, if they could lay hands on them, is difficult to imagine.

I was recently impressed by a story I heard of a man who stood on the platform of a little station in an Indiana town waiting for a local train. Along came the 20th Century Limited, and as it passed the water-tank a dog rushed out and, barking furiously, chased it a few rods down the platform. The stranger turned to the station agent and said, "Does that dog do that often?" "Yes," answered the agent, "most every day." "Well," said the stranger, "I wonder if he expects ever to catch it?" "I don't know," replied the agent, "but I don't wonder so much about that, as what in thunder he thinks he would do with it if he ever did catch it."

Those who ask the public to invest money in an enterprise are in honor bound to give the public, at stated intervals, evidence that the business in question is ably and honestly conducted; and they should be not only willing but glad that some authority, properly constituted by our Government, should say to stockholders and the public, from time to time, that the management's reports and methods of business are correct. They should be

willings to do this for their own relief of mind, since the responsibility of the management of a large corporation is so great that the men in control should be glad to have it shared by proper public officials representing the people in a governmental capacity.

Giant corporations would be, not a menace, but a great public benefit, if managed under laws that would compel proper publicity and punish officers for improper methods.

How can this be done? Here is the problem for us all to think about. For my part, out of the multitude of suggestions there seems to be but one possible course, viz.: National control, accompanied by publicity. State control is impossible because steam and electricity have largely wiped out state lines in commercial undertakings.

A little over two years ago, in an address I made at Columbia College, I spoke in favor of governmental regulation and said: "We have at Washington a Supreme Court. Membership in that most honorable body is the goal of every aspiring lawyer. If, for distinguished service and ability, we honor lawyers by promoting them to decide our most difficult legal questions, why should we not honor our railroad men by promoting them to decide our most difficult railroad questions? For example: If we had at Washington a Railroad Board of Control, and that board were composed of practical railroad men, would not membership in such a board come gradually to be the goal of railroad men? And does any one, for a moment, think that if such a board were composed of practical railroad men it would be especially partial to railroad interests? Certainly not. Once on such a board a man could not fail to recognize the great responsibility and honor of the office and administer it for the best interests of the public and of the railroads at one and the same time. Thus the business man would merge into the public official, no longer controlled by the mere business view, and would act the part of a

statesman, to the improvement of governmental administration and not to the lowering of its level."

Nothing since has occurred to change my views, and much has occurred to confirm the opinions then expressed. Properly regulated, publicity will not injure any legitimate business undertaking and is, in itself, the greatest of all regulations and safeguards. It is, in fact, about all that the public wants; for, if at regularly stated intervals the public is furnished sufficient information about a given business, public opinion will do the rest.

The question of how the business of this country shall be conducted in the future is, in its way, almost as great a question now as was the question of slavery prior to the war. Barring our trouble with Spain, for nearly half a century the United States has been free from war. No vital questions of statesmanship have confronted our people, and men of ability have gone largely into business enterprises. Owing to the new instruments for the conduct of business, a war has been raging the like of which was never before known in business affairs. In war it is not the long-range fighting that costs so dearly in human life; it is the struggle in the trenches. When the armies are fighting at long range no one can tell when the battle will be over, nor who will win, nor what the loss of life will be; but as the armies draw closer and closer together, the battle becomes fiercer, the destruction more deadly. When the men finally enter the trenches, the destruction is frightful and the end is near. When business men in New York were competing with business men in Chicago, in the days of the stage-coach, competition between the two cities did not do so much harm; but with the advent of the fast trains, the telegraph and the telephone, they got into each other's trenches, and the competition was indeed deadly. This is what has been happening in business in the United States, all owing to the agencies of

steam and electricity, which have annihilated distance and made the world so small.

Some of us, who believe that some substitute must be found for the ruthless competition that is so deadly in close-range fighting in business, have been endeavoring to build a bridge from old methods to new, from barbarous competition to humane co-operation. Whether or not we will succeed and the structure safely carry, only time can tell. It may break, through faulty construction, or because vandals cut some of the strands. From either cause, many would be precipitated into the raging torrents; but with the continuation in use of the instruments with which business is now being conducted, of one thing we can be certain—the world must, the world will get across such a bridge, by peaceable and safe methods maybe, but in any event and at all hazards it will get across. For how can we applaud the constant flooding of the world with inventions and devices for drawing it closer and closer together in business and social relations, and at the same time condemn the movement to get away from ruthless competition and adopt more co-operative methods?

If, as many of us believe, co-operation in business must take and is taking the place of ruinous competition; if it is better for capital, it must be better for the consumer and better for labor if it is to endure. I believe that he who thinks the problem out carefully, taking information from all sides, will be forced to the conclusion that the principle of co-operation must largely take the place of competition, and that co-operation in its healthiest, most useful form, can be much more effectively practised by great corporations than small companies or firms—first, because the officers are more apt to regard themselves as servants and not as owners; second, because the relation of the great corporation to its labor is an entirely different relation from that of the small corporation or the firm to its labor, in that the offi-

cers of a great corporation instinctively lose sight of the interest of any one individual, and work for what is the broadest, most enduring interest of the many. This places the officers of the great corporation in a position where they can look upon all labor questions without bias, without any personal axe to grind, solely from the broadest possible standpoint of what is fair and right between the public's capital, which they represent, and the public's labor, which they employ. In short, they are so situated as to look upon all such matters from the point of view of an intelligent, well-posted and fair arbitrator. They are able to put into practice profit-sharing, benefit and pension plans that in fact, and not in theory only, give to labor on attractive terms an interest in the business to which labor is justly entitled.

Indeed, there is even hope that a corporation might, after all, have a soul, for one of this week's editorials in a New York evening newspaper, in commenting on a position recently taken by the United States Steel Corporation in regard to Sunday labor, concludes by saying: "It is encouraging proof that the modern enlightened business concern is rapidly acquiring that heart for its employees which is has far too often been without in the past."

It seems to me that the future has its choice of three methods: First, co-operation through the medium of corporations with federal regulation and control; second, governmental ownership and management; third, socialism. Under the method of large corporations regulated and supervised by federal authority, with widely distributed ownership, and with labor interested in the business, you have all the safeguards and advantages that the most ardent advocate of governmental ownership could desire. In broadly distributed ownership among the public and labor, you distribute profits to the people, and retain for the benefit of the business that one great necessary factor which has done so much for American industry, viz.,

individual initiative. You leave to men the goal of achievement; you leave their ambition unhampered.

We can back and fill, we can talk and scold, we can threaten and abuse; yet there will be but one ultimate result, viz., progress and growth. We can delay the onward movement for a time—we can make it very costly; but, nevertheless, the movement will be onward as surely as the electric light followed the tallow candle.

In the City of Washington, on the side of a brick building, in large letters, is the following sign: "Horses Shod by a Horseshoer." Many times, as I have noticed this sign, I have said to myself: "That's what America needs to-day; horses shod by horseshoers—not by opticians or milliners."

There is a sad lack of men thoroughly equipped in their respective callings. We need specialists in business as well as in medicine. A high order of ability in each and every calling was never so much in demand as it is to-day. The greater our country becomes and the greater our institutions become, the better equipped and the greater and broader-minded must our men become. Institutions and affairs do not just grow, like Topsy; they are only as great, only as strong, only as useful, as men make them. I know of no statement so fallacious as the one that opportunities for young men to-day are circumscribed. Exactly the contrary is the case. Men of affairs everywhere are searching for men of ability, men who can think straight and work hard.

Many of you young men will have independent incomes whether you work or not. What an opportunity this affords you to select, not necessarily the calling in which you can make the most money, but the calling in which you can be the most useful. For the man who already has a competency there is something far more worthy while in life than merely making money. I firmly believe that every citizen should, in some way, perform

some public service, and somewhere between the work in your neighborhood and in the nation, if you will think about it and look for it, you will find a service that you can perform, and, having an independent income, can do it fearlessly. Think what a tremendous effect even one hundred clear-eyed, straightforward, fearless young men, who knew in advance that their living was assured, could have on the destinies of the United States in the next quarter of a century, if each would take up his life-work in this spirit! Very few of the men who have left college forty years ago could look at the future in such a way. Their first thought had of necessity to be the making of a living. Think of the difference, and think what a difference it can make in the future of our country if proper advantage is taken of it.

Do not accept somebody's superficial conclusions for your conviction. Keep your mind open for the developments of the future. Remember the mighty progress of the past twenty-five years. The college-trained mind is too apt to think by precedent, by what has been done, and, in a period when the world is moving with such tremendous momentum, this is a dangerous mental process. Keep your mind open to the oncoming events. Do not be content to think just what somebody else has thought. Give your own mind a chance. Reach out into the future, remembering that nothing in this world stands still; everything moves either backward or forward. See the faults that exist, and in them see your opportunities for improvement. Is it thinkable, for even a fraction of a second, that the limit of the human mind has been reached? More has been done by that brain in the last twenty-five years, for progress, than in any preceding one hundred years, and the young men of to-day are the descendants of such brains. What an inspiration for the future! Be an optimist. Believe in your country, in its institutions, in its business, and in its men.

The Thought Habit and Advertising

By

Vernon Smith

DID you ever say something you would rather have cut out your tongue than have said? For instance, when talking advertising to a man, to compare his account to a certain other as next best, etc.

Did you ever do something that you would have given most everything you owned not to have done? Slightly a certain man whose position would help or prevent your securing an account?

Did you ever stop to think what that mysterious something was that influenced you to do these things, apparently against your will and your desire? Did you mentally consign your action to a weak will, insufficient control, or some such factor? Then you did wrong.

For the thing you did—and we all do it—was caused by an element more imperious than any other that influences our lives. There's hardly any brooking when this element commands. It controls us from the time we get up in the morning until we retire at night. It determines our every act no matter how trivial; it tells us what to eat, what to wear, what to buy. It is the one thing we advertising men who deal so much in the psychology should consider in planning an advertising campaign.

For a proper understanding of this element will insure a campaign's success—ignorance of it will condemn a campaign to failure. It isn't will—it isn't determination—it isn't desire nor any of the things we humans have previously conceived to be the great mentors or governors of our existence.

It's more fundamental than any of these, for it's the basic idea of all of them. And it's what we'll call Thought Habit.

Dr. Paul Dubois in his great book, "L'Education de soi meme," has this to say about Thought and Thought Habit: "Man is strangely deluded when he imagines himself able to think of what he wishes. No man, however accomplished he may be, has ever had a personal thought or has originated an idea from his noble brow."

"Thought, however complicated, only results from an association of ideas that in no wise come under the yoke of the sovereign will. Our thoughts force themselves upon us, succeed one another in our mind, without our being able to change their order; we drive out those which are importunate and retain those which give us pleasure."

"They all come from chance excitement, physical or psychical, from the outside, excitement brings them to life. The ideas which come to us are the fruits of personal experience, of that which others transmit to us by word or letter, by all the means of expression which our five senses give us."

"We do not think by ourselves; we merely assist in the working of our mental kaleidoscope in which the pictures succeed one another under the influence received from outside shocks. These pictures or ideas link themselves together and determine acts, and these acts are sometimes brought about so unconsciously that we are

surprised. Yet they are acts consistent with our Thought Habit."

And to illustrate just how the Thought Habit is formed Dubois gives the following: Imagine a flat surface on to which passers-by continually throw little balls. They are arranged by chance—that is to say, without order—by reason of the very impetus they have been given; they will follow the straight paths and will stop only when their force is spent. These little balls are mental representations created as previously explained.

The surface without borders represents the understanding of a person without any preconceived idea—an absolutely impossible phenomenon. There are, however, many people who have very few ideas planted in the field of their conscience. These are the impulsive people who follow every impression like the weathercock, the breeze. It is the anarchy of thought.

Border this flat surface with four walls like the cushions of a billiard table, and the disorder will grow less. Balls thrown upon it will no longer be placed by chance; add to this surface some cushions running obliquely, and order will succeed disorder. Balls thrown from the passer-by, from no matter where and with no matter what force, will be caught in the canals and will follow the same path.

The billiard table with four cushions resembles the mind of the man who has only cultivated his thought a little. There is a certain limited logic to his association of ideas. Whereas he who by reason of his native intelligence, the wise advice he has received from his relatives and friends, by reason of the contingencies of this life to which we all are subject, has properly distributed his cushions and will find his mental life well ordered.

Now, associated ideas—those we have and those we receive—the little balls of thought and our mental condition—the billiard table—of our Thought Habit, determine our acts. This is the most absolute element in our lives. When we insulted Mr.

Prospective Advertiser by calling his the "next best" we simply obeyed our imperious Thought Habit. From our associated ideas—things we had read, had heard, etc.—we had formed a certain mental estimate of this man's business. Finally our Thought Habit demanded expression—hence the "break."

When we slighted a certain fellow we again followed the dictates of our Thought Habit. We knew something about that fellow that made our Thought Habit antagonistic toward him. You can't balk this Thought Habit. If you're a criminal it will tell the police on you. If you seek to dissemble, it will give you away. It will decide what time you get up in the morning—and when you retire. It will draw up a diet list for you that a year ago you'd turn, up your nose at. That is, if you have your "cushions" in good working order. You get the consumers' Thought Habit working right on a product you're advertising and they'll buy it in spite of you. And that's where the importance of the right advertising copy comes in. That's where it is necessary to throw the right mental balls of Thought into the minds of your Prospective Purchasers.

There are not many advertising men who understand advertising that way; there are still fewer copy men who do.

You must get associated ideas into the consumer's mind—you must awaken a chain of similar ideas that have been lying fallow there; your ideas must find the moral sentiment, too. You must create the Thought Habit favorable to your proposition.

When you have that established, call it sales conviction, buying determination—call it what you will—you have made it as possible as human power can for the consumer to purchase your product.

Pretty pictures won't do that; your fine layouts won't do that. They're not sufficient. They only convey or arouse one or two thoughts that are thrown out and not retained. You

must get into the mental inner consciousness—you must start chains of favorable thoughts—not merely a single thought. Your ideas must pass the moral monitors of the mind.

By that means you will get quick and definite results in your advertising campaign.

You advertise with a definite purpose—on a definite understanding of how to accomplish that purpose. Your advertising isn't after the fashion of the generality of advertising—blandly indefinite, superficially inane and purposeless.

Salary Versus Commission

By

John C. Winston

THE question as to whether commercial travelers should be employed on salary or on commission does not in my judgment involve any established law or principle. In other words, it is not a scientific question.

It may be laid down as a general truth in the relations between employer and employee even and exact justice shall be done. The salesman and his employer should each receive his fair share of the results of the business obtained, and the arguments for employing salesmen on commission are based upon the assumption that by this means you arrive more accurately at the amount which the employer can afford to pay for the sale of his goods and at the same time determine more accurately what the salesman earns.

If it were true that this was the only means of making an equitable division of the profit, then it would follow as a scientific fact that salesmen should be employed exclusively on commission, or, in other words, that salesmen should become in a sense partners in the business and share in its risks and profits.

The salesman's capital consists in himself, and the theory is that if he risks his time and devotes his energy

to securing the business, he should receive an equitable share of the profits as a matter of justice to himself. On the other hand, the employer, who has his money invested in the business and must pay the cost of the goods he sells, should receive an equitable return. But this is all so axiomatic as to be a mere commonplace statement.

The real question involved in this discussion is whether by means of salary or by commission you can best make an equitable division of the proceeds of business. In answer to this, I doubt if any invariable rule can be laid down. In other words, no principle of science or morals is violated whichever way you attempt to arrive at the desired result.

The only general principle that can be laid down is that an honest effort shall be made to make a fair division of the proceeds and at the same time secure the best results. The circumstances of the individual and the business are so varied as to make it impossible to lay down any general law. All that seems to me profitable, therefore, to this inquiry is to call attention to certain advantages of employing travelers on salary.

When a traveler is employed on commission, I know of no possible way by which the rate of his commis-

sion shall be so definitely determined in advance as to make sure that he gets neither more nor less than he is entitled to, so that no principle is violated by attempting to arrive at his proper pay by means of a salary. The salary method has many distinct advantages aside from the mere matter of division of the proceeds.

Considered from the standpoint of the traveler, it is usually more satisfactory to him to have a fixed income. He is usually a man dependent upon his weekly earnings to meet his weekly living expenses, and even if employed on commission, he would usually have to have part of it advanced.

For a man to do his best work, he should have his mind relieved as to the wants of his family.

But I presume that this question was proposed from the standpoint of the employer and that the question really is as to which method will secure the best results to him.

In discussing this I wish to limit the consideration of the matter to what is ordinarily understood by commercial travelers for established business houses, such as dry goods, groceries, stationery, books, etc.

A house established in any of these general lines of merchandise has a certain established trade or clientele, which has grown up as the results of years of service to certain customers. In other words, the house has established a certain reputation for its goods and has established relations with certain buyers and consumers. Such a house nevertheless finds it necessary and profitable to send a representative to these customers periodically. Such a representative should be a loyal and enthusiastic believer in his house and as far as possible feel that he is a part of it. He could not properly perform his functions if he were a mere commission salesman, and it would be extremely difficult to determine what commission such a man should receive.

The first point, therefore, that I would make is that the house which sends out a salaried salesman indicates

that it has a certain established trade and that it has confidence in its goods, that it values the trade of its customer enough to send a representative at its own expense.

The customer is not made to feel that he is paying the traveler himself by giving him part of what he is charged for the goods. The regular salaried man serves to keep up better relations between the purchaser and the seller and he has an entirely different standing with the buyer from a man who is simply sent out to skirmish around for new business.

The second advantage that I would urge for employing travelers on salary rather than commission is, that you thereby secure better control of your business.

The employer who has established a sufficiently large business, to justify the employment of travelers is supposed to know better than his travelers how the business should be conducted; what territory should be covered, and how often; how large a line of samples he should carry; how much expense should be incurred. If your traveler is a mere commission man, you are unable to determine these matters, even though you reserve the right to. The commission man will claim the right to think and act for himself. If he thinks it doubtful whether it would pay to go to a certain town a little off his route, he may not go and your business may suffer.

It is a well-known fact that the best salesman, whether he be on commission or on salary, is the man who conscientiously covers his territory. Many a good order has been secured where you thought it hardly worth while to call, and the commission man does not generally make such calls.

On the other hand, the employer, who has a larger experience and a larger capital, is willing to risk the expense of a call, and in the end better results are obtained by this conscientious, thorough method of work, which can only be secured by men employed on salary and therefore under control.

Another theory about employing men on commission is that it will furnish an incentive to extra effort on the part of the salesman. But whatever there may be in this can be secured equally well by treating the salesman with absolute fairness as to his salary.

A house which establishes a reputation for paying men liberally and advancing them according to their success and experience will obtain the best men available. The best men would always rather work in this way. They know they will be taken care of during dull seasons and bad years, and they know that their salary will be advanced when they deserve it, and they feel under a much greater obligation to the house that takes care of them in this way than they do to a house that merely pays them a commission.

It would be foolish policy for both salesman and employer to attempt to vary the salary each year according to the amount of business done, or frequently to raise or lower the salary. That would have the same objections that apply to commission. It carries with it the feeling of uncertainty and lack of confidence.

It may be said that the best plan is to secure regular work by paying a moderate salary, enough for the traveler to live on, and then offer him an additional incentive by giving him a commission in addition to his salary. The purpose of this, I think, can be better obtained by establishing a feeling of confidence between employer and employee by the occasional and very exceptional payment of a special bonus when exceptional results have been obtained or exceptionally hard work has been done.

One great objection to the payment of a commission of any kind either in addition to the salary or as the exclusive method of payment is that it opens a wide door for misunderstanding and dispute. Either you must pay a man a commission on the actual orders he secures or, as he generally

prefers, you must pay him a commission on all orders received in certain territory. If your contract provides for the former, then the salesman is sure to complain that you have secured business from his territory which he was instrumental in working up, even though he did not get the order himself. If, on the other hand, he is paid a commission on business from a certain territory, circumstances are likely to arise to render this method of settlement very unequitable.

For example, I knew of a house which agreed to pay a salesman in addition to his regular salary a commission on all business secured in a certain territory above a specified amount. The contract ran for a number of years. A year or two after the contract was made, the house bought out another firm and entered upon an entirely additional line of business, thus securing a very large trade in this salesman's territory with which this salesman had nothing whatever to do. According to the contract, however, the salesman could claim and did claim and receive a bonus based upon this new purchase.

In my own experience, I have employed men on both salary and commission. I have rarely ever made a commission contract which in the end proved satisfactory to either party. On the other hand, I have never had any serious difficulty in arriving at a satisfactory salary and have had much pleasanter relations and better results from men employed on salary than on commission.

I make some use of commission men, but I scarcely look upon them as regular employees. They do not feel themselves to be on the same footing with men regularly employed on salary. In other words, a commission man can scarcely be considered an employee at all.

So I would say without hesitation that for an established house doing an established line of business, the only method is to employ its travelers on a fixed salary.

Do Technical Schools Fit Men for Business?

By

John Hays Hammond

TO the extent that they furnish a technical training that has a remarkable value, technical schools do fit men for business.

A business house must necessarily observe the laws of supply and demand. It must produce only what it can sell. The firms which keep in the most intimate touch with their markets dispose of their products most profitably. The same law applies to the technical school. Like business firms, the schools vary in efficiency proportionate to the marketableness of the training they produce.

The world of industry has a steadily increasing demand for specialists—for men who are educated in special technical lines. The schools are meeting this growing demand by correspondingly growing supply. But the stimulus for this growth comes from without, from the man who is doing work in the field rather than from the theorist in the laboratory. The closer these two elements keep in touch with each other the better the quality of technical training fills practical requirements.

A business man who has an excellent grade of goods, but because of lack of selling ability cannot dispose of them to advantage, is in the same position as the technical school graduate who has the training but does not know how to put it to practical use. The deficiency lies largely with the technical schools, which offer no instruction whatever in even the rudimentary forms of business practice and economies.

In business terms, the production department of the technical schools

are ahead of their selling forces, and the office men are not sufficiently in touch with the men in the field to know the conditions of the market. The result is that the training furnished by the technical schools, excellent as it is theoretically, does not always meet the practical requirements of the employer in the outside world who is working "on the job."

To increase the efficiency of the technical schools, I believe that instruction should be offered that would help the graduate not only in finding his market, but in selling his education most profitably to himself and others. This may be done by means of—

1. Alumni committees, such as a few schools have already appointed, consisting of successful graduates who are familiar with the needs of industry and through whose influence the courses of instruction may be modified to meet the constantly changing requirements. Such committees could be, and in some few cases are, factors not alone in directing the curriculums to conform to the conditions to be met in actual practice, but as a medium for placing graduates in right positions.

2. Courses of instruction in the ordinary practice of business, such as the average man is called upon to meet. Such instruction should not be confined simply to forms of bookkeeping and finance, but should include the elements of industrial organization and economics in sufficient detail to give the student a "working diagram" for the conditions which he will find outside—a knowledge that usually comes through costly personal experience.

This waste could be obviated by having the subjects properly taught in the undergraduate course.

Unquestionably technical schools do fit men for business, not only because they give an education that has in itself a marketable value, but because it fits men to meet in a logical way the problems that arise in real business, and the best study of logic is the study of the sciences based upon mathematics. But practical experience is, after all, of primary value, especially in technical work, and the graduate without it must expect to "cash in" on his training at a very considerable discount at first.

It is the man who is doing the real work who leads in the development of an industry, not the theorist. In my opinion the educators are behind the alumni ten years in experience in the field and far behind the alumni who have attained eminence in their specialties.

But success in technical lines does not depend merely upon technical knowledge. It depends largely upon knowledge or organization of economics and finance. Education is not *per se* a guarantee of a man's success in his specialty. It must be combined with a broader knowledge of business.

The Value of a Good Town Market

By

Talbot Warren Torrance

I WONDER if, in an age when appreciation of public utilities is so ready and so keen, there can exist a Good Market Town in which the value of a Good Town Market fails of adequate comprehension—an otherwise healthy and progressive community which somehow is not quite seized of the attractiveness of the institution as a municipal investment proposition?

I would fain believe there is not. Moreover, I would fain believe that the advantages and real beneficence of the Good Town Market are everywhere grasped in a broad, philanthropic spirit, no less than viewed from the purely economic standpoint.

One of our clergymen, who makes a study of the market question from other than the cold, calculating dollars and cents look of it, argues thus: "Whatever develops the sociable instinct in the individual, naturally and

wholesomely, makes for the common good. Marketing, I should say, has that effect. We all know that town and countryside relationships are not always of the most harmonious character. The townsman is prone to both ridicule and misjudge the agriculturist; while the agriculturist seems to have been taught to dislike and distrust the townsman. They really should be better neighbors, ay, friends, each serving the other cheerfully and with mutually beneficial results. It only takes right acquaintance to bring this about. And the town market is the grand medium. There on the open square or under the friendly roof of the market building, the farmers meet the male citizens, and the farmers' wives the wives of the other class. For I want our market attended by both men and women, boys and girls, young and old, rich and poor. The more the merrier,

the wider-spread the influence and the surer the happy results of trading intercourse. A good, well-established, well-attended town market, I am persuaded, makes more for the breaking down of the barriers between town and country and the placing on good terms of the farmer and his alleged natural enemy, the dweller in the town, than any other agency I can conceive of. Thus, say I, speed the market, and welcome the day when shall have vanished the last vestige of that individual hostility between these classes, and shall be witnessed the tiller of the soil and the town dweller, old animosities buried, old misapprehensions laughed over, clasping hands, exchanging, kind greetings, and honestly resolving for the future to be as good to each other and

themselves as frail human nature will admit and the market regulations allow."

I overheard one lady say to another, as the two stood at a dairy table and helped make a clearance of the yellow, rich-looking butter: "Say, isn't this marketing just splendid? I had no idea of it until I began coming. Why, do you know, I meet here friends that I owe calls to and friends that owe calls to me, as well as others, new people and some I've almost lost track of. It gives one a lot of pleasure and enables you to explain things so easily. Say, the market is just like a big At-Home, don't you think—only that you can combine business with pleasure. Yes? Well, maybe things are a little dearer, but isn't everything so good and fresh? And isn't it lovely to be out?"

The Royal Prerogative

From a Speech by Lord Crews,
a Member of the British Cabinet

With respect to the creating of peers by the Sovereign for a particular purpose, that is universally admitted by all constitutional authorities to be a remedy for a deadlock between the two Houses. That is to say, if a deadlock exists between the two Houses, and the country has clearly expressed its will, the Minister of the day is entitled to advise the Sovereign to create a sufficient number of peers to over-ride the opposition of that House. That is a power which has only once been used, and used to a small extent, and which might have been used on another occasion if the House of Lords had not given way.

But I want to impress upon you that it is a power which exists and has never been abandoned, for the simple reason that if it were no remedy would exist whatever for the continued and perpetual standing-out of the House

of Lords against the declared will of the country. It is not for me to indicate in what circumstances such power might conceivably be used. It is, to my mind, altogether improper even to consider such a contingency until the occasion has actually arisen.

If it ever does arise—because its exercise must depend upon a great number of issues—I should like to say—and it is important to remember the distinction—that if ever such an occasion does arise, it is not a question of the Minister going to the Sovereign and asking the Sovereign to create a certain number of peers as a favor, but it is the constitutional exercise of the power of advice by the Minister to the Sovereign. That is an important distinction. It is important because it carries this—the Minister has no right to give the advice unless he is prepared to say he would act upon it

What Leaders of Thought are Saying

The Death of Mark Twain

From the Funeral Oration
of Henry Van Dyke

Those who know the story of Mark Twain's career know how bravely he faced hardships and misfortune, how loyally he toiled for years to meet a debt of conscience, following the injunction of the New Testament to provide not only things honest, but things "honorable in the sight of all men."

Those who know the story of his friendships and his family life know that he was one who "loved much" and faithfully, even unto the end. Those who know his work as a whole know that under the lambent and irrepressible humor which was his gift there was a foundation of serious thought and noble affections and desires.

Nothing could be more false than to suppose that the presence of humor means the absence of depth and earnestness. There are elements of the unreal, the absurd, the ridiculous in this strange, incongruous world which must seem humorous even to the highest mind. Of these the Bible says: "He that sitteth in the heavens shall laugh; the Almighty shall hold them in derision." But the mark of this higher humor is that it does not laugh at the weak, the helpless, the true, the innocent; only at the false, the pretensions, the vain, the hypocritical.

Mark Twain himself would be the first to smile at the claim that his humor was infallible. But we may say without doubt that he used his gift, not for evil, but for good. The atmosphere of his work is clean and wholesome. He made fun without

hatred. He laughed many of the world's false claimants out of court, and entangled many of the world's false witnesses in the net of ridicule. In his best books and stories, colored with his own experience, he touched the absurdities of life with penetrating but not unkindly mockery, and made us feel somehow the infinite pathos of life's realities. No one can say that he ever failed to reverence the purity, the frank, joyful, genuine nature of the little children, of whom Christ said, "Of such is the Kingdom of Heaven."

Now he is gone, and our thoughts of him are tender, grateful, proud. We are glad of his friendship; glad that he has expressed so richly one of the great elements in the temperament of America; glad that he has left such an honorable record as a man of letters, and glad, also, for his sake, that after many and deep sorrows, he is at peace, and we trust happy in the fuller light.

Rest after toil, port after stormy seas,
Death after life doth greatly please.

The Newfoundland Fisheries Dispute

From an Interview given by Sir
Edward Morris in New York

The question amounts really to the interpretation of an ordinary contract, called a treaty, which was made in 1818 between Great Britain and the United States. Under this treaty the inhabitants of the United States received the right to fish on the west coast of Newfoundland.

Newfoundland contends that this right was granted to the inhabitants of the United States only. The United States says its citizens can exercise this right by going in their own vessels, with crews of Swedes or Canadians, or can employ Newfoundlanders.

Then, the treaty confines the right of fishing "to the coast." The United States interprets these words to include the bays, harbors and creeks. Newfoundland denies that the words permit fishing in the harbors and creeks, and maintains that the Americans are confined to fishing outside the coast.

Another question which has arisen deals with the right of Newfoundland to make laws and regulations to govern the fisheries. We claim that since we are the owners of the soil and territory we have the sovereign right and that the United States has only the right to fish. The United States replies that the regulations should be made and approved by both countries.

Then in 1818, when the treaty was made, there were no lighthouses. Since then Newfoundland has placed lighthouses all along the coast and has exacted light dues from the Americans, as from every one else. The American claim is that under the treaty the United States is not required to pay duty for the lighthouses. The Americans also decline to enter the customs houses. We say that they should enter so that we may know what is going on. There are also some minor questions of the same sort.

The people of Newfoundland do not lay any blame at the door of the people of the United States. They understand that they are only asking that The Hague tribunal interpret the treaty, not according to our own reading, but by the readings placed on it by the British Government and the law officers of America. It was they who made the treaty 100 years ago, and all correspondence in relation to this treaty has passed between Great Britain and the United States.

All will be settled when the arbitrators get to work on June 1. They may close their deliberations by July 1 and will then have two months to consider their judgment. The counsel for Great Britain and Newfoundland will be Attorney-General Robson and Sir Robert Findlay, of England; Sir James Winter and Attorney-General Morrison, of Newfoundland, two Canadian lawyers, and myself, with Attorney-General Aylesworth, of Canada, acting as agent to prepare the case. On the American side will be Senator Root and a number of other eminent counsel.



The Opportunities in Canada

From an interview given by Sir Ernest Shackleton in Toronto

It seems to me that you have here the greatest country in the whole world. Here you have a chance to do big things, the sort of things a man would choose to do. It is the land for big things, and for big men. I cannot say where Fate will lead me, but I am sure that I could live nowhere that would please me more.

I have the exploration idea firmly fixed in my head, and it seems to me that there is no place where there is a better opening for that sort of work than here in Canada. You have scarcely scratched the surface of your land, all that western side of Hudson Bay is unknown, its richness untouched. My idea would be that there would be excellent chances for the establishment of an exploration force of practical men who know both how to organize and how to execute. I had with me several of the best mineralogists from Australia, men eminently fitted to rough it, to make bricks without straw, and at the same time men whose word would have weight with financiers. They would be able to tell at once where there was coal, or silver, or copper. There is work for us to do in Canada, I am satisfied of that, and I hope to return to do it.

Investments Sane and Insane

By

George W. Brock

WHEN the importance of saving is preached and the advisability of opening a savings account is urged, it is all plain sailing for the advocate of thrift. All he has to do is to point out the advantages of putting money in the bank. He does not need to differentiate between the banks, for to all intents and purposes a man's money is as safe in any one chartered bank as in another.

But when it comes to the subject of investments, the work of an advisor becomes more and more difficult. There are all manner of institutions and organizations stretching forth their hands for the public's money, and each one has to be considered separately, and on its own merits. They range from the absolutely stable and reliable to the absolutely insecure and unreliable, and between them are to be found all degrees of stability and instability.

In the careers of most normally-constituted men there comes a time when the allurements of opulence are presented to their mind's eye in a more glowing light than before. This may come about in many ways. A friend, who has been successful in some venture, may relate his experience, and thereby stir his hearer up to emulate him. A promoter may paint the prospects of some scheme in brilliant hues and awaken the cupidity of his listener. A newspaper story of a speculator's successes on the stock exchange or the outward evidence of a neighbor's growing prosperity, or the news of a land boom or a mining fever or a thousand and one incidents, may bring this desire for wealth to light.

Then the little savings bank account, which in its infancy, was so wonderful, becomes insignificant and even despicable.

Most men learn by experience, and it may even be said to be human nature that a man will disregard advice and act on his own judgment—until he is bitten. Then he knows better and his own judgment begins to carry weight. He is in a position to give advice himself.

But, notwithstanding the belief that many will read this article without attaching any importance to it, it is the intention to give some general advice, which, if taken, will assuredly be to the advantage of those who accept it, and act upon it. It will be general advice, because, within the limits of space at the writer's disposal, there is not room to go into specific cases or particular kinds of investments. These will be discussed in future articles and as opportunity offers.

The particular class of people to whom this article is addressed are those who, we will suppose, have taken to heart the advice given last month, and have opened a bank account. They have set aside money from week to week or month to month, and have now a fairly respectable balance on hand. But they have at length come to a realization that there are many possibilities for them to get a greater return for the use of their money than the simple bank interest. The rate of increase is small. In other words they want to get rich a little more quickly.

Let it be promised first of all that nothing which may appear in this or in subsequent articles is aimed to

de throne the savings bank from its place of prominence as the best and safest place for any man to invest his money. The nervous man should not withdraw his funds from it, nor the man who wishes to have at his command at a moment's notice, cash for any emergency. But, there is a large class of people who, willy nilly, are bound to withdraw their money and place it somewhere else where it will bring in a greater return and, this being the case, there is little use in urging them not to make a change.

Moreover it must be recognized that the business of the country requires the generous investment of cash by the people, and that there are many excellent investments open to the man with the money. It would be a narrow and retrograde policy to ignore these openings, and to neglect to point out their advantages.

The first piece of advice which we would tender to the amateur investor or would be to get some person, in whom every confidence could be placed, to give an opinion on the wisdom of such and such an investment. Mistakes are sometimes made, it is true, and unfortunate advice is many times given by persons whose intentions are the best in the world, but the green investor must recognize the superior knowledge of the man of experience.

A man who has been approached by some promoter or confidence man and fairly carried off his feet by his persuasive tongue, would do well to seek some more experienced person's advice before acting. He may feel inclined to invest in the scheme whatever it may be, when just a word or two would be sufficient to point out its defects, and save him from serious loss.

It is undoubtedly true that a vast sum of money would be saved to young investors, if they had only taken the trouble to ask for a word of advice from some man of experi-

ence. The independence and knowledge of all-ness of youth is guilty of many things, but of none more lamentable than this absolute throwing-away of good money.

The second word of advice is to beware of florid advertisements promising rich returns. There are many of these advertisements in the daily press and elsewhere. The greater the profits they offer, the more suspicious should the reader be of them. This is not to say that many worthy projects are not floated in this way, but it is usually easy to tell whether they are worthy by noting the names of the men associated with them, and tracing up their connections with other concerns. The absence of the names of successful men is a suspicious circumstance.

The fact of the matter is that there are too many first-class investments open to a man with money to make it worth his while to take up more speculative and uncertain offerings. There are in Canada today any amount of opportunities in stocks, in bonds, in real estate, and in mortgage, which should receive the attention of the moneyed public.

In investing, it is advisable to deal through established and reputable houses. Patronize those stock-brokers or loan companies or real estate men, who have a standing, secured by honest dealing and sound methods. Their names can usually be secured from the advertising pages of reputable papers, for the latter exercise a careful oversight over their advertisers, and strive to keep out all objectionable concerns. It will be found that these men or firms handle only the best securities and that it is their policy to assist their customers to profit by their investments, giving advice to that end.

[Next month, we will begin to take up specific forms of investment, giving particulars of each and pointing out how to deal with them.—Editor].

BUSY MAN'S

FOR

JULY



JULY! the month of vacations, the time of all the year when weary workers in factory and office throw off dull care and hie away to the woods, and the lakes and the mountains—how easy it is to grow enthusiastic about it all, and to picture in anticipation the glorious times we are going to have.

Canada is a great summer land. Nowhere else on the face of the earth can there be found a country combining all the opportunities for summer travel and sport provided by its vast natural possessions. From Nova Scotia on the east, with its deep-sea fishing, its charming scenery and its famous historical associations, through the fertile Island of the Gulf, through New Brunswick, with its grand forests and rushing rivers, up the broad St. Lawrence, past the Saguenay, the citadel of Quebec, Montreal, the rapids and the Thousand Islands, on up the Great Lakes, to the rolling prairies of the west, the towering Rockies and the wooded Sel-

kirk, and finally to the vast sweep of the Pacific—the broad Dominion is full of the most alluring scenery.

For years past, writers have been dilating on the beauties of Canada in the summer time, and doubtless for years to come we shall be delighted with descriptions, both poetic and prosaic, of its many delights. The public never seems to tire of hearing about this great heritage.

Busy Man's for July will take as its text **OUT-DOOR LIFE IN CANADA**, and will present several excellent articles on this theme — all short, pointed and well - illustrated. Some of the new reports and some of the

older and lesser known ones will be referred to, so that each and every reader will become acquainted with some section of the country hitherto unfamiliar to him.

The number will also be strong in its other departments. There will be four of the best short stories we have yet secured, as well as two or three Canadian specials of timely interest.



How One Merchant Helped Another to Locate a \$600 Loss

"GOOD evening, Mr. Thayer."

"How are you, Mr. Williams?"

"I noticed you were still open, so I stepped in to get a cigar."

"Yes, I'm staying a little late to-night; you see, we have been taking stock all week, and there's always a lot of figuring to do in the grocery business."

"Yes, that's so; but it can't be much worse than the hardware business."

"Well, I'll tell you, Williams, we grocermen have to figure closer than you hardwaremen do. Our margin of profit is smaller."

"Most lines of hardware have to be sold pretty close, nowadays. Why, I remember fifteen or twenty years ago our profit was nearly twice what it is to-day, but in spite of that I am making more money than I did then."

"I wish I could say that. I'm selling more goods now than I ever did, but when the year's business is wound up, I haven't much money to show for it."

"That's strange. I had a pretty satisfactory business last year. I had within \$50 of what my inventory showed I should have. That's coming pretty close to the mark in the hardware business."

"Yes, that is. I don't see how you can do it. My inventory showed a shortage of \$600 on last year's business, and I can't account for it. I was just checking over the books, trying to figure it out some way when you came in."

"Well, that surely is a bad showing, and you say you can't account for it?"

"No; it's been worrying me a good deal. Pull a chair up by the fire and stay awhile."

"Well, I'll tell you right now, if my year's profits were short \$600, I'd find out what the trouble was."

"That's easy enough said, Williams, but I've tried every way I know and I can't find out what the trouble is."

"Maybe you put down too much for stock depreciation?"

"No, I didn't. I put that down less this year than I ever did before, just to try to make a good showing. My figures on that are too low now."

"You do a big credit business, don't you?"

"Yes, but I am careful as to whom I trust. I only lost a small account last year. I wouldn't discount my accounts in that book \$50. I don't have any losses to speak of there. I'll tell you, it's discouraging to work hard all year and then find out that \$600 of your hard-earned money is missing. Of



"I WAS JUST CHECKING OVER THE BOOKS, TRYING TO FIGURE IT OUT SOME WAY WHEN YOU CAME IN."



"GOOD EVENING, MR. THAYER."



"THE FIRST PLACE TO LOOK FOR THE LOSS IS HERE IN YOUR STORE."

course, I don't suspect any of the boys; they are all right. I would trust them with anything."

"Mr. Thayer, you and I have always been good friends. We merchants ought to get together more and talk things over oftener. I don't suppose I can tell you much about the grocery business, and I guess you don't know a great deal about hardware. But you know that the principles we do business on are about the same."

"Yes, I guess you're right, but I'd like someone to help me out of this \$600 hole I got into last year."

"I would be only too glad to do that, if I could. I'll be glad to go into it with you and give you my experience. But first we must get right down to 'brass tacks,' and everything you tell me will be kept in strict confidence."

"Certainly. Here are my books, with the yearly balance all figured up. You can just look over the figures."

"It isn't your book records that I want to talk to you about. It's to get at the cause of that \$600 shortage. You won't find it looking through those pages. The first place to look for that loss is right out here in your store. I've been in business longer than you have, and I found out by costly experience that one of the main things that brings success to the hardware man is system. The same thing applies to your business. It don't make any difference how much business you do, or what your profit is, or what the kind of business is; you've got to handle that business so you know just where you stand every day. After the whole year's business is over is no time to find out that you've lost \$600. I'm going to talk a little plain to you."

"That's right, go right ahead."

"You didn't lose that \$600 all at one time?"

"No, indeed. I would have noticed it if I had."

"It's the total of the small losses you have had all year?"

"Yes, that's right; but I can't figure out what could cause that big shortage."

"There is only one way that you could have these losses, and that is in the way you handle your business. I mean the way each little sale is handled every day."

"I watch everything pretty closely, and am here most of the time."

"That may all be true, but you can't see everything that goes on. To illustrate what I'm getting at, let's take to-day's business, for example. I suppose it's been an average day's business with you."

"Yes; trade has been a little better than the average to-day."

"You know that that \$600 you lost, or a part of it, at least, was put in your cash drawer over there. When you went there to-night and took out your money, did you know, to the penny, how much should be there?"

"Let's see; the cash to-day was \$103.15."

"That isn't the question. Did you know, to the penny, before you opened the cash drawer, just how much money came in, in exchange for goods?"

"Why, no. I know how much there was. As I said a minute ago, I trust the boys. I feel sure it was all there, if nobody made mistakes."

"Ah, that's just the point. The cash drawer wouldn't tell you to-night that Harry made a mistake of \$1.05 in change, or that James was short 45 cents, or that Joe paid out 65 cents for expressage and didn't set it down, would it?"



"I WATCH EVERYTHING PRETTY CLOSELY, AND AM HERE MOST OF THE TIME."

"No, and I don't think anything else would, except a cashier to stand right there and set everything down, and even then I would have to take her word for it, and I wouldn't be any better off than than now."

"You're mistaken, Thayer. There is something that will tell you all that, and more, every day, and it won't lie to you either. I'll tell you all about it in a minute."

"Did it ever occur to you that a good portion of that \$600 could have gone in just such ways as I have mentioned?"

"Yes, it could, but I caution the boys to be careful in handling money."

"Of course you do, but why? Isn't it because you have found yourself making just such mistakes as these? Because you want to protect your money? Yet, when mistakes do happen, you don't know a thing about it, nine times out of ten. When you do find a mistake, it's only by accident. I've been through it all and I know what I'm talking about."

"Now, there's another thing. Take your day-book over there. You make your charges there, don't you?"

"Yes."

"Did that day-book say to you to-night, 'Thayer, there have been sixty-three charge sales made in your store to-day. I have kept an accurate record of all of them and if there have been any mistakes made I can tell you which one of the boys was responsible.' Did it say to you, '\$48.10 worth of your goods were sold on credit to-day'?"

"Why, of course not. All I know about my credit sales is the records I find on the day-book at night. I can't tell whether or not any one forgot to charge goods, unless I happen to see a customer go out with the goods and

the clerk doesn't go to the day-book. That happens once in a while. I catch myself forgetting occasionally. I don't see how you are going to stop people from forgetting."

"Yes, that's just what I've to say, and I want to tell you, I've lost hundreds and maybe thousands of dollars in my time from failing to charge goods. I remember, a few years ago, a customer came in to settle his bill, and after I had made it out, he said, 'Haven't you forgot something?' I immediately began to apologize, because I thought maybe he had paid some on his account that I had failed to give him credit for. He spoke up and, said, 'Why, don't you remember that \$30 range I bought last spring?' Well, that customer got a \$30 stove that I never charged him with, and, if he hadn't been an honest man, I would never have discovered the mistake. Now, I know that when a man forgets to charge a \$30 article, that he will forget hundreds of little sales. But I'll tell you right now, there's not a dollar's worth of goods goes out of my store on credit to-day, uncharged."

"I begin to see, now, where a part, or maybe all, of that \$600 went last year."

"Yes; and don't take offense at this. You may consider yourself mighty lucky that you didn't lose more, considering how loosely you have handled your business."

"You have certainly shown me some weak points in the way I handle my money and accounts, and I appreciate it, but I'd like to have you show me how I can stop these losses."

"There's only one way to do this, and that is to get a National Cash Register, and get one just as quick as you can."

Thayer, if I were to tell you all the reasons why you, or any other merchant, ought to have a cash register, it



EVERY TIME I WOULD HAVE TO TAKE HER WORD FOR IT."



"THAT CUSTOMER GOT A \$30 STOVE THAT I NEVER CHARGED HIM WITH."



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